

# **HOUSING NEEDS ASSESSMENT JEFFERSON COUNTY**

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## INTRODUCTION

### Purpose

The purpose of the study is to provide Jefferson County and the Jeffco Housing Authority with baseline information that would be useful in evaluating and targeting affordable housing efforts. The information can also be used to discuss housing needs and opportunities with the Department of Housing and Urban Development (HUD) and various other federal, state, local and other public agencies and non-profit and private interests involved in projects for the community. This study provides a housing assessment for inclusion in the Consolidated Plan and can be used to help target resources for housing within the county.

This is a study that is focused on providing information about current and future housing needs and the available supply of housing to address these needs.

This information may be used to:

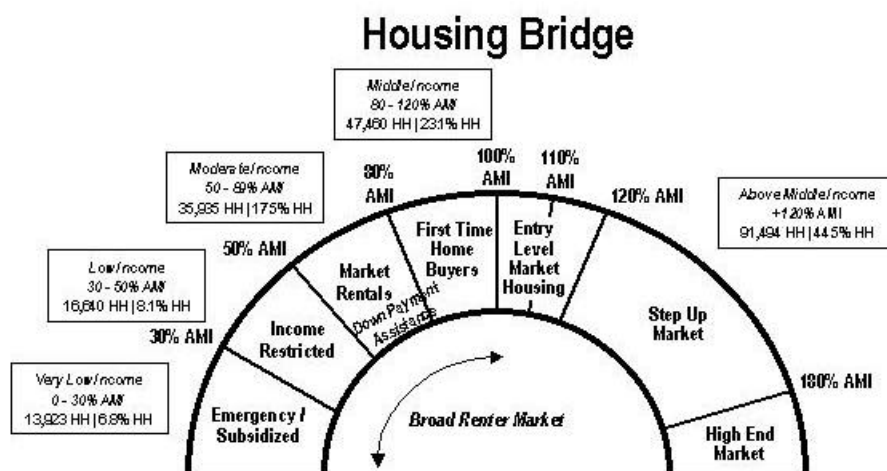
- Evaluate and potentially modify public policies and housing programs including land use regulations, affordable housing incentives and development codes;
- Facilitate partnerships between public- and private-sector organizations to create developments that include housing that is suitable and affordable to different population groups;
- Obtain financing for housing projects. Most private, federal and state lending institutions require demographic and housing cost information to support loan or grant applications. Often information presented in a housing needs assessment may be used to support a proposed development with different funding agencies. This information can also be used when a financial institution requires market studies (for example, rental units financed with Low Income Housing Tax Credits);
- Assess the distribution patterns of housing throughout Jefferson County, particularly in the context of employment;
- Establish baseline information from which progress toward meeting agreed upon goals can be evaluated;
- Plan for future affordable housing impacts connected with anticipated commercial and residential growth;
- Understand economic, housing cost and demographic trends in the area; and,
- Support various other planning-related projects that can benefit from the availability of up-to-date demographic data including transportation studies, environmental impact statements, school expansion, and parks/recreation planning.

## CONTEXT

Addressing housing needs, concerns, issues and opportunities is a complex and often emotional issue. A Housing Needs Assessment provides baseline information from which policy decisions, local housing goals and objectives and program options can be evaluated. This information is intended to inform decisions, as well as suggest program and policy options for local governments to consider when addressing community housing needs and opportunities. Ideally, Jefferson County will have a mix and balance of housing that supports current and future residents as their housing needs and conditions change. Housing can play a supportive role in economic development as well. In this instance, a balance of housing that is affordable and suitable for different employment needs would be ideal.

Affordable housing is generally defined as a housing payment that does not exceed 30% of gross monthly income and a home that is of a sufficient size to meet the needs of the household. The types of homes that are made available under local housing initiatives vary depending on the housing needs in different communities and the policies and goals established by these communities to support these goals. Customizing policies, goals and programs to local conditions is an important component of any successful housing strategy.

The Housing Bridge illustrated below portrays a spectrum of housing that is affordable and most likely to be sought out by households in different income groups. It indicates the number and percentage of households earning different area median incomes and type of housing likely to be needed at the different income levels. The Housing Bridge depicts what may be ideal for most communities – the availability of housing that is affordable to all households and provides options for changing life circumstances. What is key in this approach is that there are opportunities to buy or rent for households at different economic levels, thus supporting an economically balanced community.



## KEY FINDINGS AND PROGRAM OPTIONS

Information from the US Census and other public information sources, household surveys, and service agency and employer interviews were used to conduct a housing assessment for Jefferson County. This section summarizes the key findings and observations resulting from the analysis of housing conditions in Jefferson County as related to the needs of residents, impacts from current and future employment growth, and out-commuters and overall housing trends and costs.

### Background

Jefferson County is home to over 212,488 households, and encompasses incorporated communities that are suburban in character and smaller towns and areas that are more rural in nature. This presents both challenges and opportunities in addressing the housing needs in the county. The County oversees the allocation of Community Development Block Grant, HOME Program Funds, Private Activities Bonds, as well as planning review for housing development in the unincorporated area. Because of this, Jefferson County can influence the types of programs that are undertaken to meet needs of residents. It is also in a position to work collaboratively with local governments to promote housing programs, as well as new development and redevelopment that will enhance housing choices for employees, seniors, the disabled and others. This report provides quantitative information that will be useful in make policy decisions, and considerations about how to allocate staff and financial resources and enhance future housing efforts throughout the County.

### Housing Characteristics and Perceptions

The County has a fairly high percentage of homes (73 percent) that are owner occupied. Generally residents feel that their homes are in excellent to good condition and most owners are not looking for a different home to purchase and are satisfied with their current residence. Despite these positive aspects, survey results indicate that 37% of residents feel that housing was the most “critical” or “serious” problem facing Jefferson County, with another 35% noting that it was a problem among others needing attention. In addition, over half of owners state that they could not purchase their homes at today’s value, indicating that income has not kept pace with increases in housing costs. Among areas of importance to residents are keeping seniors in the community, having housing affordable to essential workers (teachers, firefighters, etc.) and having a variety of for-sale and rental housing in the community.

***Conclusion: Residents of Jefferson County are generally satisfied with their current housing; however, there is concern about the cost of housing in the area. There is broad support for providing housing options for essential workers and variety in housing types and costs is desirable.***

### Population and Job Growth

Although the population and number of jobs in Jefferson County are projected to grow at slower rates than in the Denver Metro Region as a whole it is expected to add an average of 2,000 jobs and 7,400 people annually through 2010.

Of the projected population and job growth in Jefferson County:

- Most of the new residential growth is expected to occur in the Morrison/Conifer/Arvada area. The location of this growth, in part, results from the number of communities that are approaching build-out and do not have additional land to annex, including Wheat Ridge, Golden and Edgewater. These communities will continue to grow; however, as they have extensive redevelopment opportunities that they are currently pursuing.
- Job growth is expected to be greatest along the west 6<sup>th</sup> Avenue Corridor, particularly the Federal Center and surrounding areas, with a lesser concentration in western Arvada and the remainder broadly scattered throughout the County. The types of jobs brought to the area will be similar to those currently offered and will be predominately in services, production and retail.
- Currently, 49% of Jefferson County residents also work in Jefferson County. The residents that live and work in the County hold 66% of the jobs that are in the county. The percentage of residents that hold jobs in Jefferson County is one of the highest in the metro area. In comparison, residents hold 42% of jobs in Denver and 53% of jobs in Douglas County. Boulder County is the highest, with 70% of jobs held by residents.
- The affect of housing costs on recruitment and retention of employees vary by employer. Economic development staff noted that the cost of housing in the metro-area was affecting recruitment of new businesses to the area. A health care and local government employer noted that employees earning \$45,000 to \$60,000 per year were having difficulty locating affordable housing to purchase.

### **Conclusions:**

1. ***Continued economic growth in the metro-area will spur housing demand in Jefferson County. To keep up with projected job growth and retain the same percentage of residents living and working in Jefferson County, 1,015 residential units will need to be added annually. This assumes that 66% of residents will continue to hold jobs in Jefferson County and that there will be 1.3 employees per household. These units will need to be priced in a range that is affordable to service, production and retail employees, as well as higher wage earners.***

***To maintain the current mix of unit types, 680 units (67%) would be single-family homes and the remaining 335 would be attached units. To retain the current ratio of owners to renters, 741 (73%) would be for-sale homes and 274 would be rental units.***

2. ***Many communities in Jefferson County are approaching (or have reached) build-out, restricting locational options for new housing. To the extent possible, future housing development should take into consideration projected employment growth areas as well as existing locations of employment, to provide needed housing for employees close to where they work and close to services.***

3. ***There are opportunities to locate residential development in close proximity to non-residential development and along transit lines. Higher density housing located along transit corridors are good options for encouraging use of public transportation and also locating housing in closer proximity to employment areas.***

### Commuting

Over half of Jefferson County residents who work commute outside of the County for employment, notably to Denver and Arapahoe Counties. Survey results show that out-commuters tend to be more affluent and have larger households than those that live and work in Jefferson County.

Residents that work in Jefferson County have smaller households and are more likely to value living close to where they work than out-commuters. Owner households that live and work in the County and that are looking to purchase a different home are generally looking for “step-up” housing (a larger home and/or single-family home). Renters have generally not purchased a home because they cannot find housing they can afford where they want to live.

### Conclusions:

1. ***Residents working outside of Jefferson County are affecting the cost of housing and type of housing built, as they have higher incomes and want larger homes than residents that work in the County.***
2. ***Residents who work in Jefferson County have lower incomes than out-commuters. To keep them in the area, more modestly priced homes are needed, particularly for renters who would like to buy. Because residents that live and work in the area value proximity to place of work, opportunities to create housing in closer proximity to employment and major transportation corridors should be encouraged.***

### For-Sale Housing

About 28 percent of owners would like to purchase another home (41,834 owners). Of those who want to buy in the next two years, 43 percent (17,988) earn over 120 percent of the Area Median Income. A three-person household earning this income could afford a home priced at roughly \$220,000, which is slightly below the median sales price of \$240,000 for a single-family home in 2002.

Among renters, 87 percent or 49,294 households would like to buy a home. Realistically, unless a renter household has a substantial down payment, buying is only a reality for those earning at least 80 percent of the Area Median Income (or \$50,350 for a three-person household). At this income, an affordable purchase price would be \$178,320. The survey found that most buyers would prefer to find an older home that costs less than a new home; however, 17% (8,380) renters would purchase a fixer-upper that cost less than a new or older home.

Housing sale prices have increased steadily in price over the last five years, with condominiums increasing in price the most (64 percent), followed by town homes (52 percent) and single-family homes (50 percent). The price of new homes in 2002 was 61 percent more than existing homes (for single-family units); 35 percent for condominiums and 58 percent for town homes. New town homes will not be an option for many buyers, as the median sales price was \$248,600 in 2002 and new single-family homes are out of reach at \$374,100.

Economic development staff noted that housing that is more affordably priced throughout the metro area will enhance recruitment of new business to the area. Based on future job growth, 741 for-sale units need to be available to maintain existing owner occupancy. For jobs paying \$19 per hour (\$39,000) to \$29 per hour (\$60,400) homes priced at \$138,684 to \$220,163 are needed.

### **Conclusions:**

- 1. *There appears to be sufficient housing and housing choices affordable to households earning 120 percent of the AMI or higher in Jefferson County as a whole. Although this is the case, there continues to be unmet demand for housing that is affordable to households earning 80% to 100% of the AMI (middle and moderate income households).***
- 2. *New housing costs significantly more than existing homes and should be monitored to assure that new housing does not become so expensive that "step-up" buyers are unable to purchase these homes.***
- 3. *First time buyers are more likely to look to existing homes to buy, as these homes are selling at considerably lower prices. Down payment assistance and acquisition/rehabilitation loan packages should be supported to encourage buyers to purchase these homes.***
- 4. *The creation of new entry-level housing should be encouraged. Ideally, this housing would be distributed throughout the county and have a range of prices and unit types. Zoning needs to support attached housing product for the entry-level homebuyer market.***
- 5. *For-sale housing that will support new residents employed in Jefferson County that is priced at \$138,684 to \$220,163 will enhance economic development efforts.***

### **Rental Housing**

Rental conditions in Jefferson County are not as soft as the balance of the metro area. Although the vacancy rate is hovering around 9%, this is less than other areas where vacancies are in the double digits. Average rents have come down over the past three years, from \$822 in 2001 to \$777 in 2003. It is likely that rents will stay about the same or go down slightly as the metro area has an estimated two to three year supply of rental housing to absorb. Although this is the case, rental housing for very low income and low-income households continue to be a challenge.



There were 56,660 renters at the 2000 Census. Of these, approximately 30% (17,337) earn less than 50% of the Area Median Income and would be eligible for various form of housing assistance. Among these renters an estimated 11,044 (64%) pay more than 30% of their gross monthly income for housing and are considered cost burdened. There are only 5,338 income-restricted units and Section 8 Vouchers to assist households in this income bracket. Housing agencies estimate that 20% of the units or vouchers turn over annually, meaning that 1,067 new households could receive assistance.

To maintain the current ratio of renters to owners, an additional 274 rental units need to be produced annually. Given that much of the new job growth is projected in retail and service industries, it is likely that the majority of full-time employees in these jobs will have annual incomes of \$24,000 (\$11.50 per hour for retail) to \$35,511 (\$16.83 per hour for health care). At these incomes and under current market conditions, rental housing that is priced at or below \$725 will be needed.

### **Conclusions:**

- 1. Rental housing for current households earning at or below 50% of the AMI is needed, even under current market conditions.**
- 2. Renters that earn 50% or less of the AMI are likely to be employed at \$10 to \$12 per hour jobs. These households, along with seniors and disabled persons have a difficult time finding housing that is affordable in Jefferson County. Housing cost burden is a serious problem and places these households at risk of losing their homes and was affirmed as a major problem by service agencies.**
- 3. Future economic growth will create additional demand for affordably priced rental housing. Under current rental market conditions, housing priced at or below \$725 per month will be in greatest demand.**

### **Noteworthy Communities**

Three communities stood out from the rest of the areas of Jefferson County - Wheat Ridge, Edgewater, and Mountain View. These communities have unique circumstances that require individual consideration.

- *Wheat Ridge* has the highest concentration of senior households of all Jefferson County communities (30%). A very high percentage of owners do not have mortgages (35.3%). Ownership in Wheat Ridge only increased by 2.5% since 1990 suggesting that efforts may need to be directed toward increasing ownership opportunities and that entry level buyers may need help with down payments and debt counseling. In addition, owners in this community were more likely to want a smaller home to buy. Given that 46% of units are attached, a program to convert some rental housing to ownership could be an option to increase ownership in Wheat Ridge.
- *Edgewater* residents are the most likely to feel that housing is a critical or serious problem (63%). This community has a significant number of renters and only realized a 5.3% increase in ownership since the 1990 Census. The homes are older,

with 57% built before 1960. There is a very high turnover, which is consistent with a high renter population and it has a high percentage of overcrowding (10.2%). Other highlights include:

- One-third of the households have children, which is fairly high;
  - Rents are among the lowest in the metro area and coupled with low ownership indicates there may be some acquisition and redevelopment opportunities.
  - Housing units are more likely to be in poor condition in Edgewater than other communities. Most of the repairs made to homes the past three years are plumbing, electrical and kitchens, suggesting that improvements are related to health and safety issues more than aesthetics.
- *Mountain View* residents believe that housing is a serious problem in Jefferson County and consider cost of housing over other options. This small community has a large concentration of seniors and has not had any new construction since the last census. Although the area does not have any major problems, the lack of growth is a concern, particularly with the number of seniors in the community. It begs the question as to whether or not new households will be attracted to the area as current residents continue to age, particularly if there has not been any new growth in the area.
  - *Unincorporated Jefferson County* is projected to have most of the growth in county. Residential growth in unincorporated Jefferson County creates demand for retail and service jobs, yet housing that would be affordable to those employed in these types of businesses is not available. Zoning may be a factor in why more affordably priced homes have not been built in the area.

### **Conclusions:**

1. ***In Wheatridge, efforts to increase home ownership are needed, particularly for entry-level buyers. The number of seniors in the community suggests that a reverse annuity mortgage program may be effective as would be an effort to promote patio style homes for seniors to buy. Seniors moving into smaller homes could free-up housing for first time buyers in Wheatridge.***
2. ***Housing conditions in Edgewater are in need of change. The combination of larger households, aging housing stock and number of renters in the area has led to general instability and a decline in the housing stock.***
3. ***The future viability of Mountain View is at risk due to lack of new development and its older population.***
4. ***Zoning in unincorporated Jefferson County that would support development of affordably priced housing would enhance efforts to house employees working in these areas.***

### **Seniors**

A relatively high percentage of households have at least one person aged 65 or older (15%) and this number is expected to more than double by 2020. Low-income seniors in particular are hard hit. There are an estimated 918 income restricted senior units in

Jefferson County and 5,148 seniors who rent and earn less than 30% of the Area Median Income. The demand for senior housing, particularly among very low-income seniors, is likely to grow as the county ages. Affordable housing for seniors will continue to be needed and location of this housing will be important. Ideally, housing for seniors will be located in close proximity to transit, medical services and shopping. In addition, there are a growing number of seniors who are raising grandchildren and three-generation families that live together. Often, seniors in these situations who have limited incomes are ineligible to receive housing assistance. Lastly, senior homeowners in particular, have difficulty paying property taxes and staying in their homes due to this cost.

***Conclusion: The needs of seniors will be of particular concern in the future, given that persons age 65 or older are projected to double in number by 2020. Low-income seniors have limited housing opportunities available to them that are affordable.***

## Opportunities and Recommendations

The following is an outline of programs to be considered by Jefferson County and local communities. Although the County is not directly responsible for development and acquisition, it has access to resources that could be used to encourage innovative programs that would address some of the needs in both incorporated and unincorporated Jefferson County.

- Rentals. Target available resources to rental developments that agree to provide at least 20% of the units as affordable to households earning 30% or less of the Area Median Income with another portion of the development targeted to households at 50% of the Area Median Income. With the loss of new funding for programs targeted to very low-income households, local communities must explore ways to increase housing options for households in this income category. To achieve low enough rents, significant subsidy and possible development incentives, such as deferral of fees, will be required. Mixed income developments will mitigate the perception of “low-income” housing projects and will increase options for low-income residents. In addition, rental housing should be encouraged in areas where transit systems exist and/or are proposed.
- Housing For Local Workers. Work with Economic Development Staff to identify what types of programs would be needed to encourage Jefferson County employees to live in the area as well as support the work of the staff in recruiting and retaining business in Jefferson County.
- Unit Conversion. Work with selected communities to convert some of the existing rental housing to condominiums or town homes to increase purchase opportunities. This option will help increase ownership opportunities and will also encourage upgrading of older rental properties.
- Fixer-Upper Programs. There are a significant number of potential buyers among renters, many of whom would purchase older homes and would be willing to “fix them up.” Explore program options that would encourage acquisition of these homes and renovation through sweat equity. Additional options may include securing

favorable financing for acquisition and remodeling or offering a set of “pre-approved” plans for purchase that would allow expansion of existing housing that has similar floor plans. For example, many homes in some neighborhoods were built by one developer and have three of four models. The community could commission a series of additions to these models that would be pre-approved by the local building departments. This type of program would increase ownership opportunities, particularly in Wheat Ridge and Edgewater, where there are a high percentage of renters.

In tandem with creating a program to encourage buyers to purchase homes in need of repair, also explore a program that would produce smaller, more maintenance free homes for older adults to purchase. In turn, the program could acquire the homes of seniors moving into the newer or remodeled units. These homes could be renovated by the entity acquiring them or sold to new buyers who might also receive favorable financing to make needed improvements.

- Plan For Residential Growth/Demand. Recognize that as more people move to the mountains, the demand for services, such as schools, day care, and shopping, will increase. This will, in turn, create additional demand for housing from the employees needed to provide these services. It will be important for the County to plan for, encourage and support more affordable housing development as a result of this demand.
- Plan Housing Locations. Locations for future housing developments, particularly multifamily housing, should be considered along the west 6<sup>th</sup> Avenue Corridor, particularly the Federal Center and surrounding areas, and other locations where employment growth is projected, including western Arvada. This will provide needed housing for employees close to where they work and close to services, such as shopping and transportation.
- Reverse Annuity Mortgage. Work with local lenders to expand and implement Reverse Annuity Mortgage Programs for seniors that own their homes. These programs allow older adults access to the equity in their home for living expenses and can enhance their ability to remain in their homes and make needed repairs.
- Rehabilitation Loan Programs. Continue supporting rehabilitation loan programs to make needed health and safety improvements to owner-occupied housing, particularly for seniors and lower income households. Explore options to encourage landlords to upgrade and maintain properties to increase quality of older rental properties.
- Zoning. Evaluate areas where higher densities would be appropriate. This would include areas located close to major transportation corridors, employment areas and other non-residential uses that could support multi-family housing. Consider mixed-use zoning that would support both residential and non-residential development.
- Partnerships. Encourage public/private partnerships as a means to achieve identified housing goals. Through such partnerships, housing that is more affordable can be achieved with enhanced financing options, assuring that a portion of the housing that is created is for residents of Jefferson County and that there will not be

a dependence on-going subsidy, such as Section 8 Rental Subsidy. In other words, permanently affordable units can be introduced into the area that will retain affordability over time without on-going financial resources.

- Housing for Special Populations. This includes opportunities for seniors, developmentally and physically disabled, large families, single parents, the homeless or near homeless and ex-offenders. Various program strategies can be implemented, including property tax abatement for lower income home owners, developing more group homes or shared living for the disabled, increasing emergency shelter options and offering transitional housing. Some programs combine housing assistance with job training, education and day care for single parent households. All of these programs will address housing and social needs for those Jefferson County residents who encounter multiple obstacles when trying to improve their living situation.

## **Program Options**

Communities across the country have used different program options to encourage the production of housing that is affordable. These are initiatives that have been crafted to meet the individual opportunities and constraints of each local government. What is important is that the local governments have clearly articulated a vision that includes attainable housing for residents and employees, then crafted a series of tools that support local efforts. As federal funding for housing programs continues to diminish, local governments will play a greater role in supporting attainable housing efforts to assure an economically strong and socially diverse community.

The following matrix provides a few examples of some of the more commonly used program strategies and lists the areas that have implemented these programs. It is important to note that more than one strategy is typically used, as no one approach will fully meet the financial requirements for more affordable housing production and acquisition.

### Program Tools

<b>Program</b>	<b>Description</b>	<b>Communities</b>
<b>Density Bonus</b>	Provides an increase in density to a developer for additional units, if all or part of the increased density is affordable housing.	Arvada, Longmont, Boulder, Glenwood Springs, Greeley, Mesa County, Denver, San Jose, CA
<b>Density Transfer</b>	Transfer density from one site to another. For example, density on property acquired for open space is transferred to another parcel.	Portland, Longmont, Steamboat, Seattle
<b>Annexation Policies</b>	With cooperative policies between the County and local municipalities, towns may require developers who seek annexation to provide a significant amount of affordable housing.	Garfield County Boulder County
<b>Fee Deferrals or Waivers</b>	Defer payment of fees or sales and use tax until the certificate of occupancy is issued and/or freeze the amount of the fees to the price in place at the time the site plan is reviewed. Some communities will waive a portion of the fees or use taxes for developments that provide housing that meets targeted community goals.	Lafayette, Loveland, Douglas County, Greeley, Longmont, Denver, Douglas County, Fort Collins, San Jose, CA
<b>Accessory Units</b>	Optional, small second units attached to or within single-family units.	Lafayette, Denver, Boulder, Oregon
<b>Inclusionary Zoning Requirements</b>	Requires developers to include or set aside a certain portion of a development as affordable housing. The housing is usually similar to other units in development. The program may allow cash-in-lieu or off-site housing as an option for compliance.	Longmont, Denver, Lafayette, Glenwood Springs, Garfield County, San Miguel County
<b>Community Land Trust</b>	Non-profit organization that owns land in perpetuity and assures units remain affordable over time through the execution of a land lease.	Thistle Community Housing Lowry Land Trust Uptown Partnership
<b>Land Banking</b>	Land is purchased or donated well in advance of any development, making the land cost more reasonable in the future. Often this is excess land acquired as part of another purchase, such as parks, schools, or other civic uses.	Used in Boulder County,
<b>Fast Tracking</b>	Provide developments that meet local affordable housing thresholds to receive priority through the review process. Often done on a project specific basis	Fort Collins, Greeley
<b>Employer Assisted Housing</b>	A variety of methods are used including mortgage subsidies, down payment assistance and/or master leasing of rental units.	Washington Medical Center (St. Louis) Milwaukee, WI, Intermountain Rural Electric Association (CO), Eagle River Water and Sanitation District, (CO)

## ORGANIZATION OF THE REPORT

This balance of this report is organized into the following sections:

*Definitions Used* describes the commonly used terms in the report.

*Methodology* describes the sources of information, approach used for the original research and the statistical validity of the data.

*Housing and Survey Profiles* describes the population, households, income, age distribution, primary language, and length of residence and tenure of those living in Jefferson County. This information was derived from the 2000 Census and the household survey and provides a context for understanding housing demand and supply in the community. Individual community profiles have been included in the Appendices.

*Commuting and Employment* describes the number and types of jobs in the community, projected job growth, number of employed residents and number of residents employed per household. It also provides a synopsis of the interviews conducted with key staff and employers. Commuting patterns gives an estimate of the number of persons who live and work in Jefferson County and its communities, general commuting patterns and commuting distances of residents to jobs outside the area. This information provides some insights into the role residential housing plays in providing employees to the Denver Metro Region.

*Very Low, Low and Moderate Income Households* provides a snapshot of households in these income groups, including the number of households and household type(s), cost burden, tenure, use of service, employment and length of time living in Jefferson County.

*Housing Inventory and Costs* provides information unit types, income restricted units available for lower income households and housing sales in Jefferson County, including pricing trends over time. It compares the median price of homes by unit type and as well as the cost of new versus existing homes in the area. Within this section is a description of the rental housing market in Jefferson County, including average rents, vacancy rates and rental conditions.

*Market Analysis* provides indications of gaps in the market for rental and owner-occupied housing.

*Special Needs Populations* provides more in-depth information about seniors and households with a disabled person. These are typically households that experience the greatest difficulties in locating housing that is affordable and suitable. This section also includes information gleaned from the staff of social services relative to housing needs in the community.

## DEFINITIONS USED

The following definitions are applicable for the terms used in this report.

- *Affordable Housing* - when the amount spent on rent or mortgage payments (excluding utilities) does not exceed 30% of the combined gross income of all household members. There is no single amount that is “affordable”. The term is not synonymous with low-income housing; households in lower through middle-income ranges tend to have affordability problems. Under most Federal programs for low-income housing, occupants pay 30% of their gross income for rent and utilities.
- *Certificate of Occupancy* – the official document issued by the City to a general contractor upon completion of a dwelling unit, signifying the construction conforms to safety standards, such as the Uniform Building Code, as well as other applicable local standards, such as land use regulations and zoning.
- *Cost Burden* - when a household or individual spends more than 30% of gross income on rent or mortgage payments.
- *Disabled* -- households where a person needs in-home care, uses a walker or wheelchair, is blind, hearing impaired, developmentally disabled or has another form of disability as defined by the respondents. Disability can also include a work-related disability, as defined by the respondent.
- *Fair Market Rent* – the Department of Housing and Urban Development (HUD) establishes a Fair Market Rent (FMR) for rental units within a specific geographic area. The FMR is used to determine the amount of subsidy that will be paid to a landlord when a tenant has Section 8 Rent Subsidy.
- *Income Limits* – most communities establish income limits for the programs they administer based on the median family income (MFI) for the area according to household size, which are adjusted annually by the Department of Housing and Urban Development (HUD). Four different income categories are defined for various programs and policies. The dollar amounts associated with each household size are provided in the Very Low, Low, Moderate and Middle Income section of this report:
  1. *Very low income*, which is less than 30% of the median family income;
  2. *Low income*, which is between 30% and 59% of the median family income;
  3. *Moderate income*, which is between 60% and 79% of the median family income; and,
  4. *Middle Income*, which is between 80% and 120% of the median family income.
- *Mean* - the average of a group of numbers. It is obtained by adding all the data values and dividing by the number of items.
- *Median* – the middle point in a data set.
- *Multi-family* – projects where multiple households live in units that are attached.
- *Section 8 Rent Subsidy* - the Section 8 Rent Subsidy program is offered through the Department of Housing and Urban Development (HUD). This program pays the



difference between 30% of monthly household income and the Fair Market Rent (FMR) established by HUD for the Denver Metro area. There are two types of Section 8 assistance: 1) project based where certificates are attached to specific properties, or 2) vouchers -- persons using Section 8 assistance find market rate housing where the landlord is willing to participate in the program.

- *Substandard Housing* - a unit that lacks complete kitchen and/or plumbing facilities.
- *Overcrowded Conditions* – the standard definition is where more than one person *per room* resides within a dwelling unit. For example, six people living in a five-room home would be living in overcrowded conditions.

## METHODOLOGY

This section describes the sources of information, approaches used and statistical validity of the original research.

### Primary Research

Primary research, in the form of a household survey (distributed to Jefferson County households), employer interviews and local realtor interviews, was conducted to generate information beyond that available from existing public sources.

- *Household survey.* The primary purpose of the household survey was to generate information on housing needs and preferences, opinions on potential housing problems and solutions, and employment and commute patterns among Jefferson County residents.

The household survey was conducted simultaneously with a household survey specific to City of Arvada residents. A total of 5,000 surveys were mailed to Jefferson County households, with an additional 1,000 surveys mailed specifically to City of Arvada households (both within Jefferson and Adams Counties). Of the surveys mailed, 1,327 were returned, for a better-than-average response rate of 22 percent. It is expected that the pre-survey advertising by the County and communities and the offering of \$50 grocery certificates to five randomly selected Jefferson County respondents helped achieve the relatively high response rate.

- *Employer interviews.* Eight Jefferson County employers and economic development staff were interviewed about housing and its impact on recruitment and employee retention. Employers included lending, manufacturing, health care and general economic development.

### Representation and Weighting of the Sample

Two levels of weighting were applied to the Household Survey data. First, to ensure that the survey results were geographically accurate, the geographic distribution of returned surveys was weighted to match the geographic distribution of households, as determined by the U.S. Census and source mailing list. This was necessary because a disproportionately large number of surveys were initially mailed to Edgewater, Wheat

Ridge, Golden, and Mountain View, so that a sufficient number of surveys would be returned from each of these Consolidated Plan Area communities. Also, as mentioned above, 1,000 Arvada households received surveys in addition to those mailed as part of the general Jefferson County household survey distribution. The geographic weighting was done on the basis of zip code.

Second, the survey data was weighted to accurately match the owner/renter mix as determined from the 2000 Census. The 2000 Census, as a 100 percent survey (i.e., based on data from 100 percent of households), provides the best available baseline for calibrating the results of the household survey to ensure that it is representative of the general Jefferson County population. The raw survey results under-represented renter households (14 percent of responses) when compared to the 2000 Census (27.5 percent of households).

### **Geographic Representation**

The household surveys were distributed to households throughout Jefferson County. Respondents were asked to indicate which incorporated community they live in or closest to and also to report whether they live in the respective town or in the unincorporated county. Survey profiles for each community include persons that live within the respective incorporated community, as determined from responses to these questions and respondent zip codes.

### **Statistical Validity**

The margin of error for household survey tabulations is generally within 2.7 percent at the 95% confidence level. This means that, for tabulations involving the entire sample, there is 95% confidence that any given percent reported is no more than plus or minus 2 to 3 percentage points from what is actually the case. When estimates are provided for sub-groups, such as owners and renters, individual communities, etc., the tabulations are less precise.

### **Other Sources of Information**

Sources of published information were used in the preparation of this report, including:

- 1990 and 2000 US Census data, including CHAS special computations;
- Employment information from the Colorado Department of Labor and Employment (2000), the US Bureau of Economic Analysis, the Denver Regional Council of Governments (DRCOG), and the Center for Business and Economic Forecasting (CBEF);
- Fair Market Rent information as published by the Department of Housing and Urban Development for 2002;
- Area Median Income for Jefferson County – Department of Housing and Urban Development, 2003.
- Jefferson County Assessor's Office information on sales transactions;

- Interviews with Service Providers, area employers and Economic Development Staff; and,
- Denver Metro Apartment Vacancy Survey studies.

## PROFILES

This section of the report provides a profile based on both 2000 Census data and information obtained through the household surveys. Individual community profiles are included in the appendices. This information provides a quick and easy reference for many of the communities in Jefferson County that are part of the consolidated planning area. Trends and observations noted for each of the communities studied is included as an introduction to each of the communities.

### Jefferson County – Census Highlights

- There is very high ownership in the county.
- There is a large senior population (15%) in the area. According to the Department of Local Affairs, Jefferson County is projected to more than double its senior population (age 65 and over, by 2020) adding about 53,000 seniors. This represents the largest numerical increase in seniors of any county in the Metro area. This indicates that there will be continued and growing senior housing needs in Jefferson County.

	2000	2020	# change	% change
Adams	28,094	60,818	32,724	116%
Arapahoe	42,342	90,823	48,481	114%
Boulder	20,796	46,762	25,966	125%
Broomfield	2,584	6,813	4,229	164%
Clear Creek	658	1,700	1,042	158%
Denver	62,203	84,727	22,524	36%
Douglas	7,528	34,347	26,819	356%
Gilpin	270	797	527	195%
Jefferson	51,073	104,510	53,437	105%

- There is a high concentration of single parents (8.8% in Jefferson County). It is expected that this will be a growing segment of population and one that typically struggles with locating suitable and affordable housing.
- There has been a significant increase in the number and percentage of overcrowded units in the County since the last census.
- Median household income grew 47% since 1990; however, rents increased 67% during the same period and the value of owner occupied housing increased 100% during this period, indicating that income did not keep pace with changes in housing costs.

**Housing Profile 2000 Census**  
**Jefferson County - Pop. 527,056**

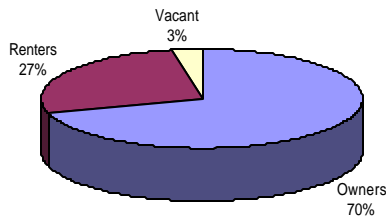
**Housing Unit Estimates and Physical Characteristics**

*Use/Tenure*

	#	%
Housing Units	212,488	
Occupied as primary home	206,067	97.0%
Owners*	149,407	72.5%
Renters*	56,660	27.5%
Vacant	6,421	3.0%
Seasonal/recreational use	1,555	.7%

\* Percent of occupied units, not total units.

*Occupancy*



*Type of Structure*

	#	%
Single-Family	141,553	66.6%
Multi-Family	68,491	32.2%
Mobile Homes	2,051	1.0%

*Units in Structure*

	#	%
1-unit, detached	141,553	66.6%
1-unit, attached	18,142	8.5%
2 units	2,819	1.3%
3 or 4 units	6,612	3.1%
5 to 9 units	9,993	4.7%
10 to 19 units	12,724	6.0%
20 or more units	18,491	8.7%
Mobile home	2,051	1.0%
Boat, RV, van, etc.	103	0%

*Overcrowding/Occupants per Room*

	#	%
1.00 or less	201,060	97.6%
1.01 to 1.50	2,821	1.4%
1.51 or more	2,186	1.1%
Overcrowded	5,007	2.5%

*Type of Heat*

	#	%
Utility gas	167,647	81.4%
Bottled, tank, or LP gas	5,582	2.7%
Electricity	29,199	14.2%
Wood	1,437	.7%
Solar energy	243	.1%
Other fuel/none	1,959	1.0%

*Year Structure Built*

	#	%
1999 to March 2000	4,442	2.1%
1995 to 1998	17,992	8.5%
1990 to 1994	15,913	7.5%
1980 to 1989	41,139	19.4%
1970 to 1979	63,553	29.9%
1960 to 1969	33,359	15.7%
1940 to 1959	28,995	13.6%
1939 or earlier	7,095	3.3%
Built since 1990	38,347	18.1%

*Year Moved Into Current Residence*

	#	%
1999 to March 2000	43,364	21.0%
1995 to 1998	64,460	31.3%
1990 to 1994	38,517	18.7%
1980 to 1989	29,112	14.1%
1970 - 1979	18,973	9.2%
1969 or earlier	11,641	5.6%

## Household Demographics

*Household Size*

	Total	Owners	Renters
Avg. Persons/Unit	2.52	2.63	2.22

*Persons Per Unit*

	Owners		Renters	
	#	%	#	%
1-person	29156	19.5%	21372	38%
2-person	55827	37.4%	17156	30%
3-person	25503	17.1%	8603	15%
4-person	25171	16.8%	5652	10%
5-person	9437	6.3%	2516	4%
6-person	2926	2.0%	861	2%
7+ person	1387	.9%	500	.9%
Total	149407	100%	56660	100%

*Bedrooms Per Housing Unit*

	#	%
No bedroom	3,199	2%
1 bedroom	22,577	11%
2 bedrooms	52,126	25%
3 bedrooms	71,284	34%
4 bedrooms	49,206	23%
5 or more bedrooms	14,096	7%

*Senior Households*

Householder Age	Owners	Renters	Total
65 to 74 years	15,293	2,405	17,698
75 to 84 years	8,444	2,520	10,964
85 years and over	1,583	1,385	2,968
Total	25,320	6,310	31,630
% of Households	16.9%	11.1%	15.3%

*Households with Children*

	#	%
Total Households	206067	100%
With one or more persons <18	73145	35.5%
Married-couple family	54342	26.4%
Single parent family	18069	8.8%
Nonfamily households	734	.4%

*Race/Ethnicity*

	#	%
White	191,425	92.9%
Black or African Amer.	1,557	.8%
Am. Indian/Alaska Native	1,361	.7%
Asian	3,526	1.7%
Hawaiian/ Pacific Islander	120	.1%
Some other race	5,135	2.5%
Two or more races	2,943	1.4%
Hispanic or Latino	15,466	7.5%

*Household Type*

	Owners	Renters	Total	%
Total	149,407	56,660	206,067	100%
Family households	113,149	27,290	140,439	68%
Married-couple	97,609	15,998	113,607	51%
Male householder/ no wife	4,691	3,323	8,014	4%
Female householder/ no husband	108,49	7,969	18,818	9%
Nonfamily households	36,258	29,370	65,628	32%
Male householder	16,203	15,897	32,100	16%
Living alone	12,271	11,013	23,284	11%
Not living alone	3,932	4884	8,816	4%
Female householder	20,055	13,473	33,528	16%
Living alone	16,885	10,359	27,244	13%
Not living alone	3,170	3,114	6,284	3%

*Age Distribution*

Age of Householder	Owners	Renters	Total	%
15 to 24 years	1,484	7,721	9,205	4.5%
25 to 34 years	17,771	16,566	34,337	16.7%
35 to 44 years	40,054	13,327	53,381	25.9%
45 to 54 years	40,838	8,699	49,537	24.0%
55 to 64 years	23,840	4,037	27,977	13.6%
65 to 74 years	15,293	2,405	17,698	8.6%
75 to 84 years	8,444	2,520	10,964	5.3%
85 years and over	1,583	13,850	2,968	1.4%

**Income, Housing Costs and Affordability***1999 Median Incomes*

	<b>Median in 1999</b>
Household Income	\$57,339
Owner Households	\$67,258
Renter Households	\$38,810
Family Income	\$67,310
Per Capita Income	\$28,066

*2003 Median Family Income*

	<b>50%</b>	<b>80%</b>	<b>100%</b>
1 person	\$24450	\$39150	\$48900
2 person	\$27950	\$44750	\$55900
3 person	\$31450	\$50350	\$62900
4 person	\$34950	\$55900	\$69900
5 person	\$37750	\$60400	\$75500
6 person	\$40550	\$64850	\$81100

*Change - Median Family Income, 1999–2003*

<b>1999</b>	<b>2003</b>	<b>% Change</b>
\$67,310	\$69,900	3.8%

*Income Distribution*

	<b>Owners</b>	<b>Renters</b>	<b>Total</b>	<b>%</b>
Less than \$5,000	1335	1965	3300	1.6%
\$5,000 to \$9,999	1598	3284	4882	2.4%
\$10,000 to \$14,999	3048	3848	6896	3.3%
\$15,000 to \$19,999	3692	3904	7596	3.7%
\$20,000 to \$24,999	4323	4716	9039	4.4%
\$25,000 to \$34,999	12368	9763	22131	10.7%
\$35,000 to \$49,999	21443	11898	33341	16.2%
\$50,000 to \$74,999	37854	10819	48673	23.6%
\$75,000 to \$99,999	27336	3977	31313	15.2%
\$100,000 - \$149,999	23803	1776	25479	12.4%
\$150,000 or more	12595	722	13317	6.5%

*Percent Income Spent on Housing*

	<b>Owners</b>	<b>Renters</b>	<b>Total</b>
<15%	43045	8320	51365
15 to 19%	24330	9055	33385
20 to 24%	21206	8527	29733
25 to 29%	15136	7480	22616
30 to 34%	9148	5238	14386
35+%	19319	15912	35231
Not computed	485	1818	2303
% Cost Burdened	21.5%	37.5%	26.2%
# Cost Burdened	28467	21150	49617

*Median Housing Prices/Costs*

	<b>2000</b>
Value – Owner Occupied	\$187,900
Mortgage	\$1,288
Gross Rent	\$760
Contract Rent	\$695

*Value of Owner-Occupied Units*

	<b>#</b>	<b>%</b>
Less than \$50,000	202	.2%
\$50,000 to \$99,999	3686	2.8%
\$100,000 to \$149,999	26432	19.9%
\$150,000 to \$199,999	46112	34.8%
\$200,000 to \$299,999	37271	28.1%
\$300,000 to \$499,999	15287	11.5%
\$500,000 to \$999,999	3452	2.6%
\$1,000,000 or more	227	.2%

*Mortgage Amount*

	<b>#</b>	<b>%</b>
Less than \$300	210	.2%
\$300 to \$499	1732	1.3%
\$500 to \$699	5197	3.9%
\$700 to \$999	20302	15.3%
\$1,000 to \$1,499	43755	33.0%
\$1,500 to \$1,999	22673	17.1%
\$2,000 or more	13715	10.3%
With a mortgage	107584	81.1%
Not mortgaged	25085	18.9%

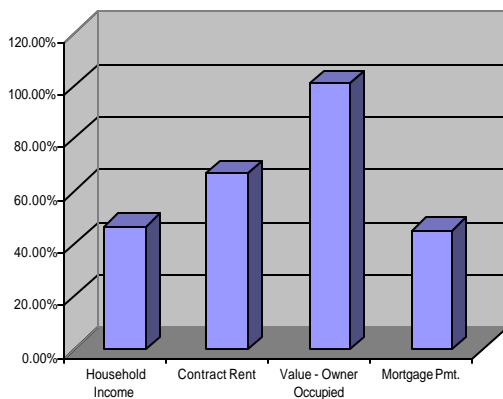
*Gross Rent*

	<b>#</b>	<b>%</b>
Less than \$200	1306	2.3%
\$200 to \$299	932	1.7%
\$300 to \$499	4638	8.2%
\$500 to \$749	19852	35.2%
\$750 to \$999	16625	29.5%
\$1,000 to \$1,499	9969	17.7%
\$1,500 or more	1877	3.3%
No cash rent	1151	2.0%

## Trends and Comparisons

	1990	2000	% Change
<b>Housing Units &amp; Households</b>			
# Housing Units	178,611	212,488	19.0%
# Occupied Housing Units	166,545	206,067	23.7%
Recreational	1,423	1,555	9.3%
Total Vacant	12,066	6,421	-46.8%
Homeownership Rate	70.1%	72.5%	3.4%
<b>Household Size</b>			
Renters	2.24	2.22	-.9%
Owners	2.75	2.63	-4.4%
Overcrowded Units	2,614	5,007	91.5%
<b>Affordability</b>			
Cost Burdened Households #	39,836	49,617	24.6%
Cost Burdened Households %	26.0%	26.2%	.8%
<b>Median Incomes</b>			
Household Income	\$39,084	\$57,339	46.7%
Family Income	\$44,679	\$67,310	50.7%
Per Capita Income	\$17,310	\$28,066	62.1%
<b>Median Housing Costs</b>			
Contract Rent	\$416	\$695	67.1%
Value – Owner Occupied	\$93,600	\$187,900	100.7%
Mortgage Pmt.	\$887	\$1,288	45.2%

% Increase, 1990 – 2000



Comparison to State of Colorado

	State of Colorado	Jefferson County
Owner Occupied Units	67.3%	72.5%
Renter Occupied Units	32.7%	27.5%
Value – Owner Occupied	\$160,100	\$187,900
Mortgage, Median	\$1,197	\$1,288
Contract Rent, Median	\$611	\$695
Household Income	\$47,203	\$57,339
Family Income	\$55,883	\$67,310
Change in Household Income, 1990 - 2000	56.6%	46.7%
% Cost Burdened	29.3%	26.2%
Residential Growth Rate, 1990 - 2000	22.4%	19.0%



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## Jefferson County –Survey Highlights

- About 45% of owners could afford their residence at its current market rate, indicating that income has kept up with housing cost for these owners. When considering a new place to buy, owners are looking for a larger home, with many interested in living in a more rural setting and/or moving to a different community. Owners in the County as a whole are more interested in finding a single-family residence than residents in the profiled communities (Arvada, Edgewater, Golden, Mountain View, Westminster and Wheat Ridge), indicating that single-family residences are either more scarce and/or in higher demand from other (non-profiled) regions of the County.
  - Renters that want to buy have not bought primarily because of the high down payment requirement, housing not available where they want to live that they can afford and inability to qualify for a loan. About 52% of renters “would definitely consider” a down payment assistance program and 17% are willing to consider purchasing a “fixer-upper”.
  - About 80% of renters earning less than 50% of the AMI are cost burdened. The percentage of cost burdened households drops to 35% for those earning 50% to 80% of the AMI, indicating that more rentals affordable to 50% AMI and less households may be needed in the county. This is probably one of the reasons that 43% of renters would definitely consider a rent assistance program and why 51% of renters felt that housing was one of the most critical or serious problems facing Jefferson County.
  - The percentage of cost-burdened owners earning between 50% and 95% AMI is higher than the percentage of cost-burdened renters earning in this range. This suggests that owners in this income range are vulnerable and may need assistance with credit counseling and budget planning.
  - Many renters consider purchasing homes when they earn 60% to 100% of the AMI. To purchase a home, entry-level housing priced at \$95,000 to \$185,000 would be needed to retain affordability of these households at existing levels.
  - About 20% of owners live in homes that are in fair to poor condition with 28% indicating they “would definitely consider” a low interest rehabilitation loan. This indicates that a rehabilitation loan program targeting \$5,000 to \$15,000 in repairs could benefit many owners in the area.
  - Generally, residents of Jefferson County believe it is important for seniors to remain in the community as was having housing for community service employees (fire fighters, teachers, etc.). Renters thought it was important to have a variety of housing options for renters and buyers, and owners thought this was somewhat important.
  - Owners are more likely to be self employed or retired than renters. Of working residents, renters were more likely to have at least one working household member laid off last year (21%) than owners (14%).
-

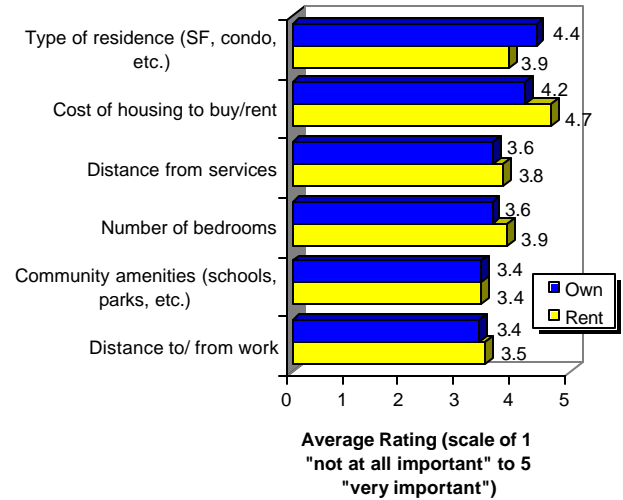
**Survey Profile 2003**  
**Jefferson County - 206,067 Households**

**Housing Preferences**

*Would You Prefer To:*

	<i>Owner</i>	<i>Renter</i>
Buy new home that is smaller than an old home for same price	19%	15%
Buy older home in good condition that costs less than a new home of the same size	44%	47%
Purchase a fixer-upper that costs less than new or older home	8%	17%
No preference as long as the residence is in my price range	29%	22%

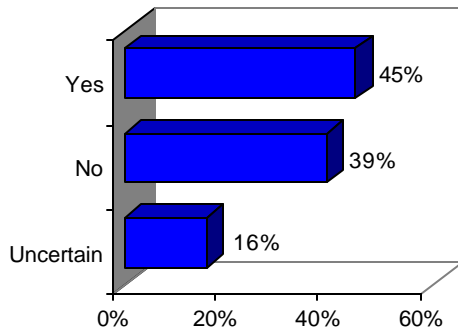
**How important are the following factors to you when deciding on a residence?**



*Want to Buy a Different Home?*

	<i>Jefferson County</i>
Yes	28%
No	72%

**“Could you afford your current home at its market rate today?”**



**Owners**

*Why Do You Want to Buy a Different Home?*

	<i>Jefferson County</i>
To find a larger home	37%
Other reason	26%
To live in a more rural setting	24%
To live in a different community	21%
To find a smaller home	16%
To find a single-family residence	11%
To be closer to work	9%
To find an attached residence	8%
To live closer to city/town services	3%

## Household Survey Results

### Renters

#### Want to Buy a Home?

	Jefferson County
Yes	87%
No	13%

#### Why Have You Not Bought a Home?

	Jefferson County
High down payment requirement	49%
Housing in my price range not available where I want to live	43%
Can't qualify for a loan	41%
Total cost	40%
Cheaper to rent	21%
Lack of housing choice (e.g. no single family homes)	14%
Other	12%

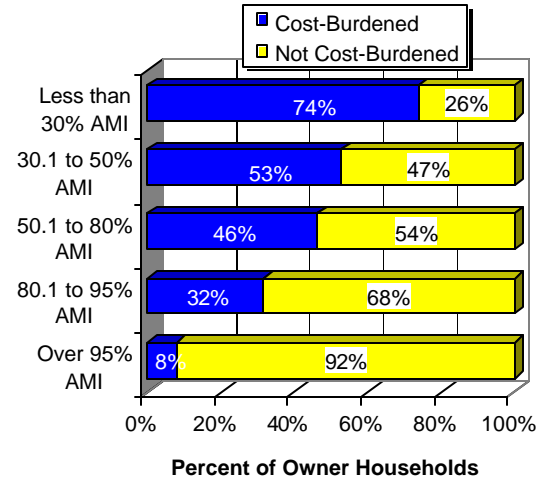
### Households By AMI

#### AMI Distribution of Households

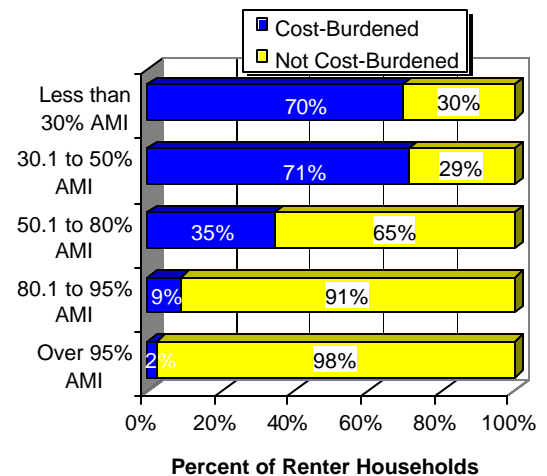
	Jefferson County		
AMI Range	Owner	Renter	Total
30% or less	3.4%	15.6%	6.8%
30.1% to 50%	5.5%	14.9%	8.1%
50.1 to 80%	14.0%	26.6%	17.5%
80 to 95%	8.7%	11.2%	9.4%
Over 95%	68.3%	31.7%	58.3%
	100%	100%	100%
Total	149,407	56,660	206,067

Source: 2000 Census; CHAS

#### Cost-Burdened Owner Households By AMI



#### Cost-Burdened Renter Households By AMI



## Household Survey Results

### Housing Problems

#### *Behind in Payments During Last 2 Years*

	Owner	Renter
Never	92%	81%
1 to 3 times	4%	11%
4 or more times	4%	8%

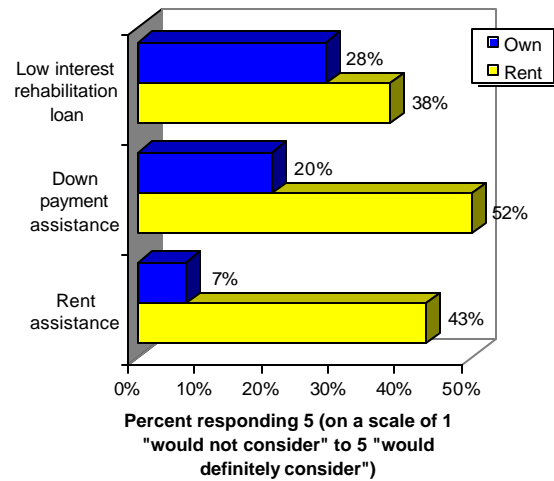
#### *Condition of Home*

	Owner	Renter
Good or Excellent	81%	65%
Fair (needs repairs <\$5K)	16%	26%
Poor (needs repairs \$5 - \$10K)	3%	5%
Very Poor (needs repairs >\$10K)	1%	4%

#### *Home Repairs Completed Within Last 3 Years*

	Owner
Other	34%
Kitchen	27%
Plumbing	27%
Furnace	22%
Electrical	19%
Basement finish/ refinish	12%
Roof	15%
Additions	7%
NONE	23%

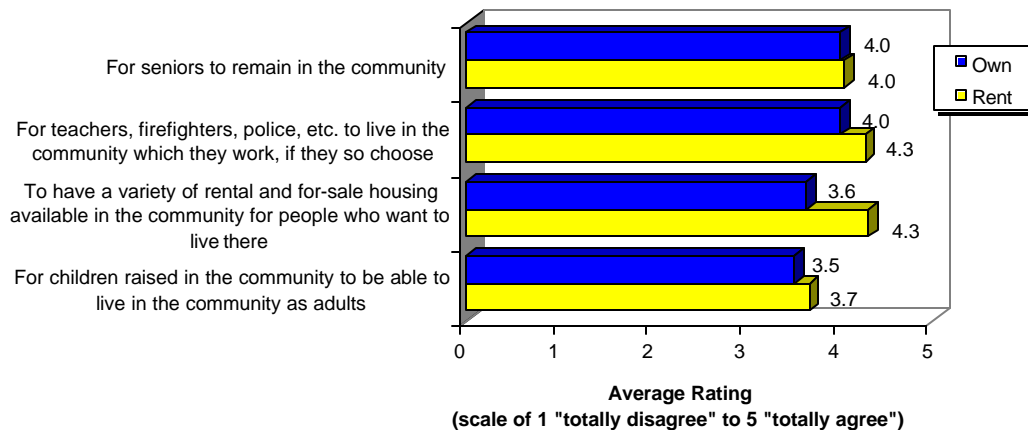
### *Respondents That Would Definitely Consider the Following Types of Help With Housing*



### *Extent to Which Housing is a Problem in Jefferson County*

	Owner	Renter
It is the most critical problem	6%	13%
One of the more serious problems	27%	39%
A problem among others needing attention	37%	30%
One of our lesser problems	17%	10%
I don't believe it is a problem	14%	8%

### **"Do you agree that it is important..."**



## Household Survey Results

### Employment

#### Employment Status

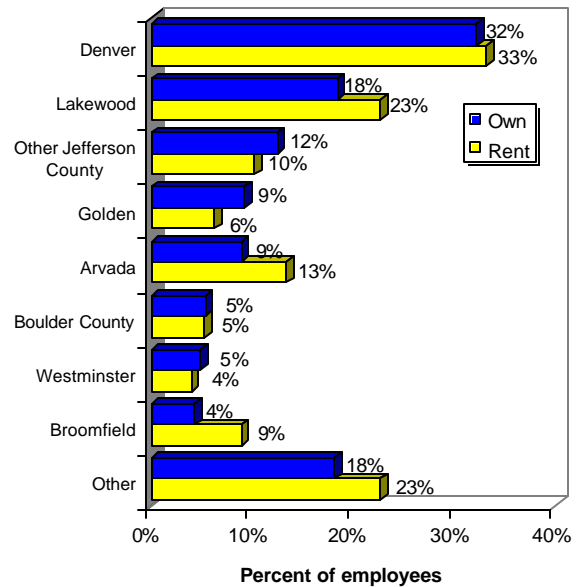
	Owner	Renter
Employed by others	52%	59%
Retired	20%	12%
Self employed	14%	9%
Homemaker	5%	6%
Student	4%	5%
Unemployed	4%	9%

Primary Source of Income	Owner	Renter
Professional services	20%	12%
Retirement income	14%	6%
Government	8%	10%
Social Security	8%	13%
Health care services	7%	8%
Service	7%	6%
Retail	5%	8%
Personal services (car repair, laundry, etc.)	5%	5%
Construction	4%	8%
Manufacturing	4%	6%
Unemployment	2%	2%
Agriculture/ food	2%	3%
TANF	0%	1%
Other	12%	12%

*Have you or anyone in your household been laid off in the last year?*

	Owner	Renter
None	86%	79%
Self only	5%	15%
Other employee only	6%	3%
Self and other employee	3%	3%
Employees per Household	1.4	1.2

#### Where Residents of Jefferson County Work



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## **Unincorporated Jefferson County – Census Highlights**

- There has been a lot of growth in unincorporated Jefferson County. This has brought households with higher incomes to the area and resulting in an increase in ownership. The growth in unincorporated Jefferson County has been faster than the rest of the state and the county.
- The Unincorporated County has a large percentage of family households (77%) and households with children (41%) compared to incorporated regions of Jefferson County. Homes also tend to be larger than in incorporated communities, perhaps in response to the demand from families and higher income households. The majority of homes are 3- and 4-bedroom units (68%).
- There is not much of a housing problem, however, this is an area with more affluent residents than the county as a whole.
- Demand for housing that is more affordable in unincorporated Jefferson County is likely to be driven by residential development and growth. This includes an increase in demand for retail and services, such as domestic help, child care and schools. Residential development may be creating demand for rental housing.

**Housing Profile 2000**  
**Unincorporated Jefferson County - Pop. 181,666**

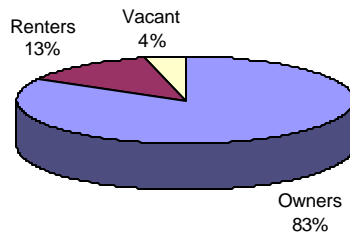
**Housing Unit Estimates and Physical Characteristics**

*Use/Tenure*

	#	%
Housing Units	69,460	100%
Occupied as primary home	66,734	96.1%
Owners*	57,645	86.4%
Renters*	9,089	13.6%
Vacant	2,726	3.9%
Seasonal/recreational use	1,168	1.7%

\* Percent of occupied units, not total units.

*Occupancy*



*Type of Structure*

	#	%
Single-Family	56,869	82.0%
Multi-Family	11,726	16.9%
Mobile Homes	765	1.1%

*Units in Structure*

	#	%
1-unit, detached	56,869	82.0%
1-unit, attached	5,058	7.3%
2 units	420	0.6%
3 or 4 units	956	1.4%
5 to 9 units	1,563	2.3%
10 to 19 units	1,949	2.8%
20 or more units	1,780	2.6%
Mobile home	765	1.1%
Boat, RV, van, etc.	19	0.0%

*Overcrowding/Occupants per Room*

	#	%
1.00 or less	65,982	98.9%
1.01 to 1.50	437	0.7%
1.51 or more	316	0.5%
Overcrowded	752	1.1%

*Type of Heat*

	#	%
Utility gas	52,516	78.7%
Bottled, tank, or LP gas	4,674	7.0%
Electricity	7,558	11.3%
Wood	1,291	1.9%
Solar energy	170	0.3%
Other fuel/none	524	0.8%

*Year Structure Built*

	#	%
1999 to March 2000	2,443	3.5%
1995 to 1998	7,073	10.2%
1990 to 1994	7,645	11.0%
1980 to 1989	15,886	22.9%
1970 to 1979	22,891	33.0%
1960 to 1969	6,599	9.5%
1940 to 1959	4,211	6.1%
1939 or earlier	2,631	3.8%
Built since 1990	17,161	24.7%

*Year Moved Into Current Residence*

	#	%
1999 to March 2000	11,904	17.8%
1995 to 1998	20,961	31.4%
1990 to 1994	14,726	22.1%
1980 to 1989	10,876	16.3%
1970 - 1979	6,408	9.6%
1969 or earlier	1,858	2.8%

## Household Demographics

*Household Size*

	Total	Owners	Renters
Avg. Persons/Unit	2.71	2.77	2.35

*Persons Per Unit*

	Owners		Renters	
	#	%	#	%
1-person	8,737	15.2%	2,904	32.0%
2-person	21,200	36.8%	2,921	32.1%
3-person	10,581	18.4%	1,521	16.7%
4-person	11,342	19.7%	1,045	11.5%
5-person	4,133	7.2%	451	5.0%
6-person	1,179	2.0%	154	1.7%
7+ person	473	0.8%	93	1.0%
Total	57,645	100%	9,089	100%

*Bedrooms Per Housing Unit*

	#	%
No bedroom	352	0.5%
1 bedroom	3,889	5.6%
2 bedrooms	11,981	17.3%
3 bedrooms	26,045	37.5%
4 bedrooms	21,314	30.7%
5 or more bedrooms	5,798	8.4%

*Senior Households*

Householder Age	Owners	Renters	Total
65 to 74 years	4,535	319	4,854
75 to 84 years	1,935	245	2,180
85 years and over	303	67	370
Total	6,773	631	7,404
% of Households	11.7%	6.9%	11.1%

*Households with Children*

	#	%
Total Households	66,734	100%
With one or more persons <18	27,324	40.9%
Married-couple family	22,571	33.8%
Single parent family	4,566	6.8%
Nonfamily households	187	0.3%

*Race/Ethnicity*

	#	%
White	63,795	95.6%
Black or African Amer.	335	0.5%
Am. Indian/Alaska Native	304	0.5%
Asian	783	1.2%
Hawaiian/ Pacific Islander	34	0.1%
Some other race	800	1.2%
Two or more races	683	1.0%
Hispanic or Latino	2,753	4.1%

*Household Type*

	Owners	Renters	Total	%
Total	57,645	9,089	66,734	100%
Family households	46,443	4,887	51,330	76.9%
Married-couple	41,371	3,301	44,672	66.9%
Male householder/ no wife	1,602	522	2,124	3.2%
Female householder/ no husband	3,470	1,064	4,534	6.8%
Nonfamily households	11,202	4,202	15,404	23.1%
Male householder	5,648	2,460	8,108	12.1%
Living alone	4,239	1,667	5,906	8.9%
Not living alone	1,409	793	2,202	3.3%
Female householder	5,554	1,742	7,296	10.9%
Living alone	4,498	1,237	5,735	8.6%
Not living alone	1,056	505	1,561	2.3%

*Age Distribution*

Age of Householder	Owners	Renters	Total	%
15 to 24 years	408	940	1,348	2.0%
25 to 34 years	6,470	2,720	9,190	13.8%
35 to 44 years	17,083	2,448	19,531	29.3%
45 to 54 years	17,853	1,683	19,536	29.3%
55 to 64 years	9,058	667	9,725	14.6%
65 to 74 years	4,535	319	4,854	7.3%
75 to 84 years	1,935	245	2,180	3.3%
85 years and over	303	67	370	0.6%



## Income, Housing Costs and Affordability

*1999 Mean Incomes*

	County	Unincorporated
Household Income	\$70,942	\$92,119
Owner Households	\$81,098	\$97,754
Renter Households	\$42,426	\$51,924
Family Income	\$81,301	\$101,064
Per Capita Income	\$28,066	\$34,031

*2003 Median Family Income*

	50%	80%	100%
1 person	\$24,450	\$39,150	\$48,900
2 person	\$27,950	\$44,750	\$55,900
3 person	\$31,450	\$50,350	\$62,900
4 person	\$34,950	\$55,900	\$69,900
5 person	\$37,750	\$60,400	\$75,500
6 person	\$40,550	\$64,850	\$81,100

*Change - Median Family Income, 1999–2003*

1999	2003	% Change
\$67,310	\$69,900	3.8%

*Income Distribution*

	Owners	Renters	Total	%
Less than \$5,000	446	195	641	1.0%
\$5,000 to \$9,999	362	317	678	1.0%
\$10,000 to \$14,999	856	394	1,250	1.9%
\$15,000 to \$19,999	1,029	357	1,385	2.1%
\$20,000 to \$24,999	1,165	621	1,786	2.7%
\$25,000 to \$34,999	3,102	1,336	4,438	6.7%
\$35,000 to \$49,999	6,395	1,924	8,319	12.5%
\$50,000 to \$74,999	13,378	2,198	15,577	23.3%
\$75,000 to \$99,999	11,413	919	12,333	18.5%
\$100,000 - \$149,999	11,765	550	12,315	18.5%
\$150,000 or more	7,765	247	8,013	12.0%

*Percent Income Spent on Housing*

	Owners	Renters	Total
<15%	17,523	1,604	19,127
15 to 19%	11,045	1,403	12,448
20 to 24%	9,860	1,398	11,258
25 to 29%	6,788	1,245	8,033
30 to 34%	4,034	899	4,933
35+%	8,202	2,159	10,361
Not computed	193	382	575
% Cost Burdened	21.2%	33.6%	22.9%
# Cost Burdened	12,236	3,058	15,294

*Mean Housing Prices/Costs*

	County	Unincorporated
Value – Owner Occupied	\$216,527	\$263,730
Mortgage	\$1,203	\$1,421
Gross Rent	\$788	\$906
Contract Rent	\$712	\$814

*Value of Owner-Occupied Units*

	#	%
Less than \$50,000	61	0.1%
\$50,000 to \$99,999	791	1.4%
\$100,000 to \$149,999	6664	11.6%
\$150,000 to \$199,999	16352	28.4%
\$200,000 to \$299,999	19555	33.9%
\$300,000 to \$499,999	10798	18.7%
\$500,000 to \$999,999	3256	5.6%
\$1,000,000 or more	170	0.3%

*Mortgage Amount*

	#	%
Less than \$300	150	0.3%
\$300 to \$499	1,289	2.2%
\$500 to \$699	4,739	8.2%
\$700 to \$999	9,855	17.1%
\$1,000 to \$1,499	18,907	32.8%
\$1,500 to \$1,999	12,713	22.1%
\$2,000 or more	9,993	17.3%
With a mortgage	49,744	86.3%
Not mortgaged	7,901	13.7%

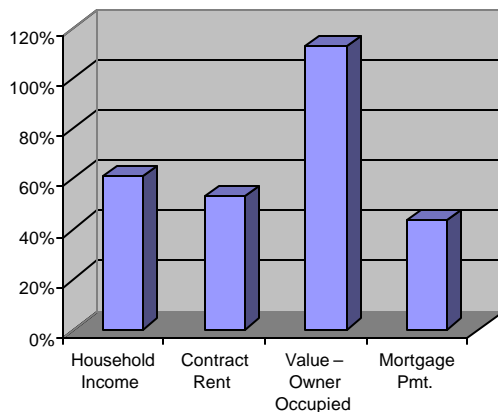
*Gross Rent*

	#	%
Less than \$200	160	1.8%
\$200 to \$299	36	0.4%
\$300 to \$499	443	4.9%
\$500 to \$749	1,988	21.9%
\$750 to \$999	3,026	33.3%
\$1,000 to \$1,499	2,597	28.6%
\$1,500 or more	546	6.0%
No cash rent	293	3.2%

## Trends and Comparisons

	1990	2000	% Change
<b>Housing Units &amp; Households</b>			
# Housing Units	53,633	69,460	29.5%
# Occupied Housing Units	49,755	66,734	34.1%
Recreational	1,284	1,168	-9.0%
Total Vacant	3,878	2,726	-29.7%
Homeownership Rate	84.4%	86.4%	2.4%
<b>Household Size</b>			
Renters	2.54	2.35	-7.5%
Owners	2.90	2.77	-4.5%
Overcrowded Units	475	752	58.3%
<b>Affordability</b>			
Cost Burdened Households #	12,225	15,294	25.1%
Cost Burdened Households %	24.6%	22.9%	-6.9%
<b>Average/Median Incomes</b>			
Household Income	\$57,229	\$92,119	61.0%
Family Income	\$61,287	\$101,064	64.9%
Per Capita Income	\$20,110	\$34,031	69.2%
<b>Average Housing Costs</b>			
Contract Rent	\$531	\$814	53.3%
Value – Owner Occupied	\$123,878	\$263,730	112.9%
Mortgage Pmt.	\$988	\$1,421	43.8%

% Increase, 1990 – 2000



Comparison to State of Colorado

	State of Colorado	Uninc. Jefferson County
Owner Occupied Units	67.3%	86.4%
Renter Occupied Units	32.7%	13.6%
Value – Owner Occupied, Mean	\$197,097	\$263,730
Mortgage, Mean	\$1,110	\$1,421
Contract Rent, Mean	\$623	\$814
Household Income, Mean	\$61,437	\$92,119
Family Income, Mean	\$70,928	\$101,064
Change in Mean Household Income, 1990 - 2000	63.8%	61.0%
% Cost Burdened	29.3%	22.9%
Residential Growth Rate, 1990 - 2000	22.4%	29.5%

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## Unincorporated Jefferson County - Survey Highlights

- The Unincorporated County has higher average household incomes than the profiled communities of Jefferson County, the largest average number of bedrooms per home (3.3) and the highest percentage of cost-burdened households that earn over 80% AMI (12%). This indicates that purchasers wanting “more home” are buying in the Unincorporated County.
- Owners that want to buy are generally more satisfied with their current place of residence than County respondents as a whole. They are less likely to want to move to a more rural area or another community and about equally as likely to want to move closer to work and to live closer to city/town services. The largest percentage are looking for a larger home, similar to most areas of the County.
- About 91% of renters in the Unincorporated County would like to purchase a home, the largest percentage of profiled communities, next to Mountain View. Renters have been largely discouraged from purchasing due to the high down payment requirement and housing not available where they want to live that they can afford, more so than most of the profiled communities. Lack of housing choice was also selected more frequently than in other communities.
- Respondents are least likely to “definitely consider” rent assistance in the Unincorporated County than in compared incorporated regions; however, this is not surprising, given that the Unincorporated County also has the lowest percentage of renters (14%).
- The Unincorporated County has the highest percentage of self-employed workers than any profiled community. Professional services are the primary source of income for 23% of workers, where over one-half work within Jefferson County and about 32% commute to Denver.

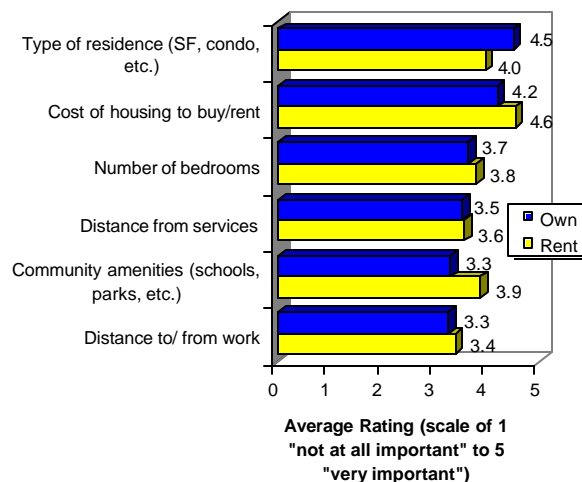
**Survey Profile 2003**  
**Unincorporated – 66,734 Households**

**Housing Preferences**

*Would You Prefer To:*

	<i>Jefferson County</i>	<i>Unincorporated</i>
Buy new home that is smaller than an old home for same price	18%	17%
Buy older home in good condition that costs less than a new home of the same size	45%	34%
Purchase a fixer-upper that costs less than new or older home	11%	16%
No preference as long as the residence is in my price range	27%	33%

**“How important are the following factors to you when deciding on a residence?”  
Unincorporated**

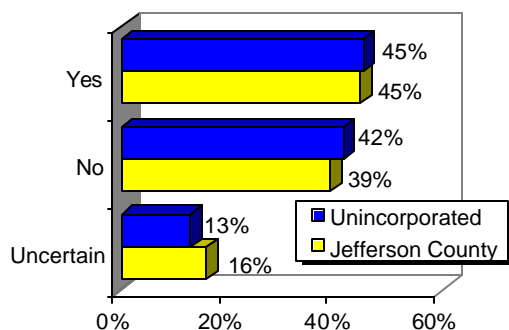


**Owners**

*Want to Buy a Different Home?*

	<i>Jefferson County</i>	<i>Unincorporated</i>
Yes	28%	26%
No	72%	74%

**“Could you afford your current home at its market rate today?” - Unincorporated**



*Why Do You Want to Buy a Different Home?*

	<i>Jefferson County</i>	<i>Unincorporated</i>
To find a larger home	37%	31%
Other reason	26%	29%
To live in a more rural setting	24%	20%
To find a smaller home	16%	17%
To be closer to work	9%	9%
To live in a different community	21%	9%
To find a single-family residence	11%	8%
To find an attached residence	8%	4%
To live closer to city/town services	3%	4%

## Renters

### Want to Buy a Home?

	Jefferson County	Unincorporated
Yes	87%	91%
No	13%	9%

### Why Have You Not Bought a Home?

	Jefferson County	Unincorporated
High down payment requirement	49%	66%
Housing in my price range not available where I want to live	43%	51%
Can't qualify for a loan	41%	36%
Total cost	40%	31%
Lack of housing choice (e.g. no single family homes)	14%	26%
Other	12%	16%
Cheaper to rent	21%	9%

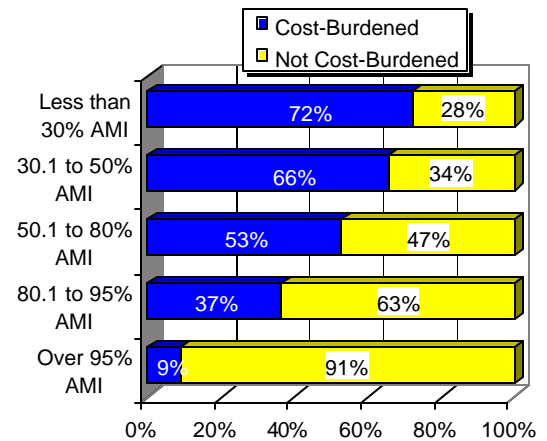
## Households By AMI

### AMI Distribution of Households

AMI Range	Jefferson County	Owner	Unincorporated Renter	Total
30% or less	6.8%	2.7%	10.4%	3.7%
30.1% to 50%	8.1%	4.0%	9.4%	4.7%
50.1 to 80%	17.5%	9.6%	24.2%	11.6%
80 to 95%	9.4%	7.1%	12.5%	7.9%
Over 95%	58.3%	76.6%	43.5%	72.1%
	100%	2.7%	10.4%	3.7%
Total	206,067	57,645	9,089	66,734

Source: 2000 Census; CHAS

### Cost-Burdened Households by AMI Unincorporated



## Housing Problems

### *Behind in Payments During Last 2 Years*

	Jefferson County	Unincorporated
Never	89%	87%
1 to 3 times	7%	7%
4 or more times	5%	6%

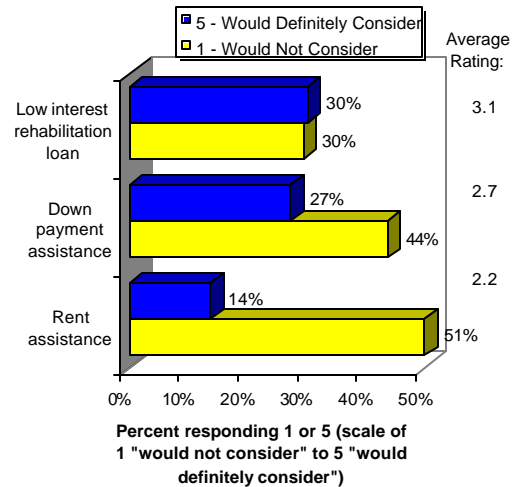
### *Condition of Home*

	Jefferson County	Unincorporated
Good or Excellent	76%	76%
Fair (needs repairs <\$5K)	19%	17%
Poor (needs repairs \$5 - \$10K)	3%	4%
Very Poor (needs repairs >\$10K)	2%	2%

### *Home Repairs Completed Within Last 3 Years*

	Jefferson County	Unincorporated
Other	34%	34%
Plumbing	27%	31%
Kitchen	27%	27%
Electrical	19%	23%
Roof	15%	21%
Furnace	22%	20%
Basement finish/ refinish	12%	12%
Additions	7%	10%
NONE	23%	21%

### **“Which of the following types of help with housing would you consider?” - Unincorporated**



### *Extent to Which Housing is a Problem in Jefferson County*

	Jefferson County	Unincorporated
It is the most critical problem	7%	6%
One of the more serious problems	30%	30%
A problem among others needing attention	35%	40%
One of our lesser problems	15%	14%
I don't believe it is a problem	13%	10%

### **“Do you agree that it is important...”**



## Employment

### Employment Status

	Jefferson County	Unincorporated
Employed by others	54%	54%
Self employed	13%	19%
Retired	18%	13%
Homemaker	5%	5%
Student	4%	4%
Unemployed	5%	4%

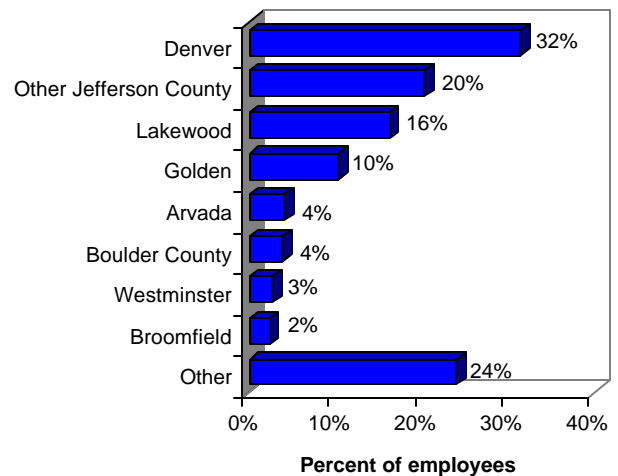
### Primary Source of Income

	Jefferson County	Unincorporated
Professional services (legal, etc.)	19%	23%
Other	12%	14%
Retirement income	12%	10%
Service	7%	9%
Health care services	7%	9%
Government	9%	7%
Construction	5%	6%
Retail	6%	6%
Social Security	9%	5%
Manufacturing	4%	4%
Personal services (car repair, etc.)	5%	3%
Unemployment	2%	3%
Agriculture/ food	2%	2%
TANF	0%	0%

*Have you or anyone in your household been laid off in the last year?*

	Jefferson County	Unincorporated
None	84%	85%
Self only	8%	6%
Other employee only	5%	3%
Self and other employee	3%	5%
<i>Employees per Household</i>	1.3	1.4

### Where Residents of Unincorporated Jefferson County Work

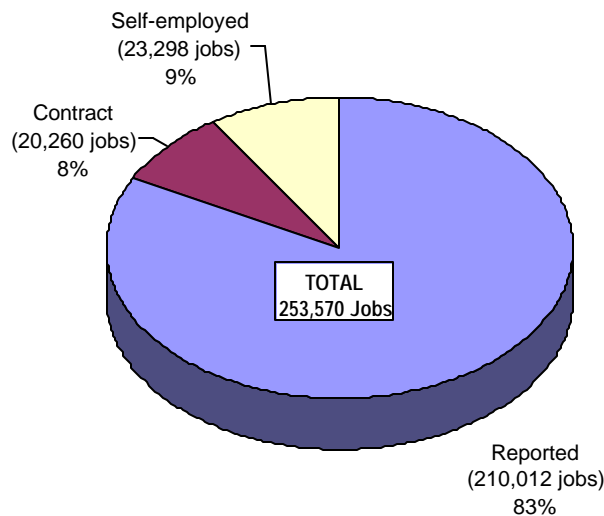


## EMPLOYMENT

### Profile of Jobs in Jefferson County

Based on estimates by the Denver Regional Council of Governments (DRCOG), Jefferson County had 253,570 jobs in 2001. Most of these jobs (83 percent, or 210,012 jobs) were “reported” jobs subject to unemployment insurance reporting requirements (“ES202” jobs). An additional 20,260 jobs (8 percent) were contract jobs, and the remaining 23,298 jobs (9 percent) were held by self-employed proprietors.<sup>1</sup>

**Jefferson County Employment by Job Type  
2001**



Source: Denver Regional Council of Governments (DRCOG).

The following table summarizes Jefferson County ES202 employment in 2002 by industry sector, based on North American Industry Classification System (NAICS) categories, and average annual wages paid by sector. Based on this table:

- **Jobs by Sector:** The single largest employment sector in Jefferson County is retail (14.2 percent of County jobs), followed by local government (10.1 percent), accommodation & food service (9.5 percent), manufacturing (9.1 percent), and health care & social assistance (8.7 percent).
- **Wages by Sector:** The average annual wage paid by all Jefferson County employers in 2002 was \$38,181. The largest employment sector (retail) pays the third-lowest average wage (\$23,964), next to arts, entertainment, & recreation (\$14,146) and accommodation & food services (\$12,925). The highest-paying sectors include utilities (\$65,204), manufacturing (\$61,447), and federal government (\$59,458).

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<sup>1</sup> As of the time of this report in November 2003, DRCOG was working to finalize job estimates for 2002 (data not yet available).



### Jefferson County ES202 Employment and Wages by Sector 2002 Annual Average

	Employment	% of Employment	Average Annual Wage
Agriculture, Forestry, Fishing, Hunting	449	0.2%	\$24,731
Mining	420	0.2%	\$57,891
Utilities	734	0.4%	\$65,204
Construction	15,748	7.6%	\$40,056
Manufacturing	18,700	9.1%	\$61,447
Wholesale Trade	6,175	3.0%	\$58,436
Retail Trade	29,170	14.2%	\$23,964
Transportation & Warehousing	2,128	1.0%	\$46,214
Information	4,258	2.1%	\$53,660
Finance & Insurance	8,303	4.0%	\$47,103
Real Estate, Rental & Leasing	4,000	1.9%	\$31,345
Professional & Technical Services	15,642	7.6%	\$55,919
Management Of Companies & Enterprises	1,399	0.7%	\$56,391
Administrative & Waste Services	16,363	7.9%	\$37,384
Educational Services	1,940	0.9%	\$27,301
Health Care & Social Assistance	17,958	8.7%	\$35,511
Arts, Entertainment & Recreation	3,041	1.5%	\$14,146
Accommodation & Food Services	19,634	9.5%	\$12,925
Other Services	6,457	3.1%	\$25,870
Non-classifiable	8	0.0%	\$33,291
Federal Government	8,589	4.2%	\$59,458
State Government	4,112	2.0%	\$40,666
Local Government	20,761	10.1%	\$33,746
Total All Industries	205,990	100.0%	\$38,181

Source: Colorado Department of Labor and Employment – Labor Market Information.

### Projected Growth of Population and Jobs

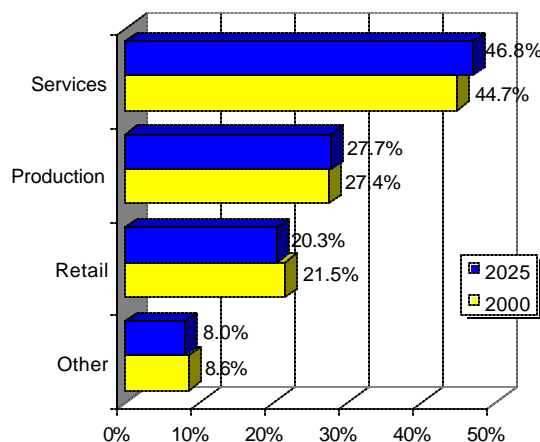
Analyzing DRCOG projections of population and employment change in Jefferson County and the Denver metro area between 2000 and 2025, we find that:

- Population growth:** Jefferson County's population is projected to increase at a slower rate (32. percent) than in the Denver-Metro region as a whole (41.7 percent) between the year 2000 and 2025. As a result, Jefferson County's share of the metro area's population is anticipated to slip slightly, from 22.0 percent in 2000 (527,000 people), to 21.1 percent in 2010 (601,000 people), and 20.6 percent in 2025 (700,000 people). The largest number of residents are projected to be added in the Morrison/Conifer region of Jefferson County. Other primary population growth areas include the area between Golden and Lakewood, the Ken Caryl Ranch area, and northwestern Arvada.
- Job growth:** Jefferson County's employment base (excluding contract workers) is anticipated to grow at a slower rate (32.0 percent) than in the Denver-Metro region as a whole (44.8 percent) between 2000 and 2025. As a result, Jefferson

County's share of the metro area's jobs is anticipated to slip slightly, from 16.1 percent in 2000 (231,000 jobs), to 14.5 percent in 2010 (251,000 jobs), before fluctuating between 14.5 and 14.8 percent through 2025 (305,000 jobs). Much of the job growth is projected to be along the west 6th Avenue corridor, particularly the Federal Center and surrounding area, with a lesser concentration in western Arvada, and the remainder scattered broadly throughout the County.

- Job Growth by Category:** The mix of jobs occurring in Jefferson County is anticipated to remain fairly stable between 2000 and 2025 when analyzed at broad categorical levels (based on aggregations of Standard Industrial Classification [SIC] categories as projected by DRCOG). The proportion of jobs in "services" (including services, transportation/communications/public utilities, finance/insurance/real estate, and public administration) is anticipated to rise slightly from 45 percent in 2000 to 47 percent in 2025; the share of jobs in "retail" is anticipated to slip slightly from 21.5 percent currently to 20 percent in 2025; and the share of Jefferson County jobs that involve "production" (including agriculture, mining, construction, manufacturing, and wholesale trade) and "other" (self-employment and non-classifiable) are anticipated to remain fairly stable between 2000 and 2025, at about 27 percent and 8 percent, respectively.

**Percentage Distribution of Jobs by Category (SIC):  
Jefferson County, 2000 and 2025**



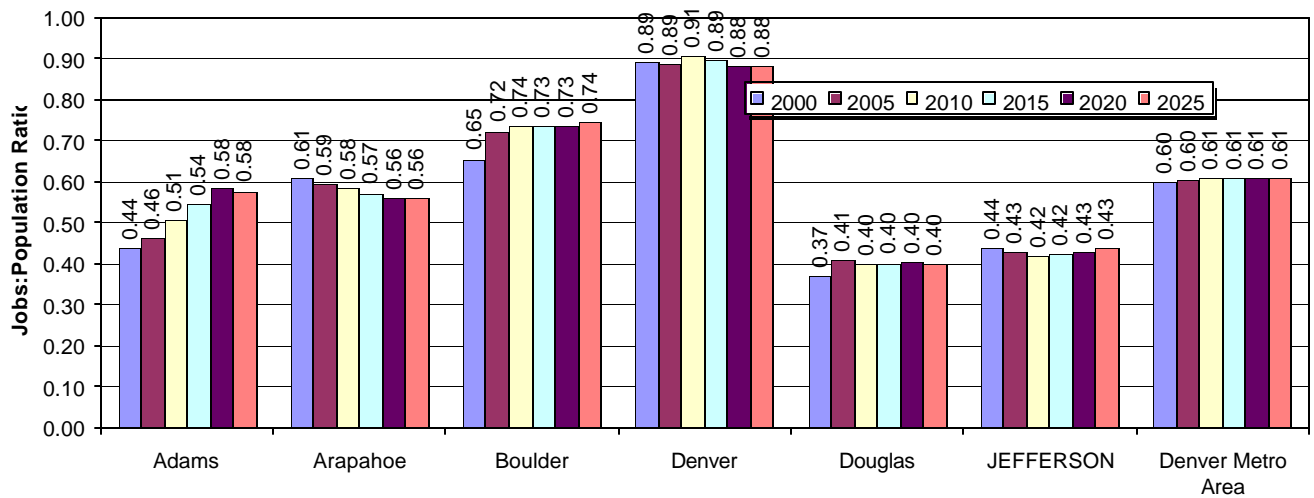
- Jobs:Population Ratio:** Although many factors drive housing demand in a particular area or region, job creation is typically one of the most important. As such, the jobs:population ratio is an important consideration in housing planning. Communities with relatively high jobs:population ratios often displace housing demand to nearby communities; whereas regions that offer relatively few jobs per person are generally net exporters of workers to employment centers. This dynamic is apparent in many places throughout the Denver metro area, where, for example, job growth in downtown Denver, the Denver Tech Center, and along the US 36 corridor has increased housing demand in nearby communities.

Across the metro area as a whole, the aggregate jobs:population ratio is about 0.60 and is anticipated to remain about the same through 2025, as illustrated in the following figure. In comparison, the jobs:population ratio in Jefferson County

is currently below the metro average, at about 0.44, and is projected to fluctuate between 0.42 and 0.43 through 2025. This indicates that the county is, and will continue to be, a net provider of housing and will continue to export workers to other areas when taken in the context of the region's overall jobs:population ratio.

Examining other metro counties, Adams and Arapahoe Counties show the largest shift in jobs:population ratios between 2000 and 2025. Adams County's jobs:population ratio is anticipated to rise significantly, from 0.44 in 2000 to 0.58 by 2025, as rates of job growth exceed population growth, particularly near DIA. Conversely, the jobs:population ratio is anticipated to decrease in Arapahoe County, suggesting it may absorb an increasing share of the region's housing demand. Denver and Boulder Counties are projected to continue to have jobs:population ratios in excess of the metro-wide rate and Douglas County is projected to remain relatively steady, at about 0.40.

### Jobs:Population Ratio Forecast by Denver Metro County, 2000 - 2025



Source: DRCOG.

Note: Broomfield County is assigned to its constituent counties prior to its formation in 2001.

### Commuter Flows

Based on transportation models developed from population and employment projections, DRCOG has developed long-range projections of inter-county commuter flows in the Denver Metro/Weld County region. These commuter flows provide additional insight on how housing demand in Jefferson County could be affected by economic trends in the wider region. Overall, the data show that an increasing amount of commuting to and from Jefferson County will take place on an absolute basis. More specifically:

- Where Residents Work (County Level):** In 2000, 49% of Jeffco residents who were employed worked in the County. The total number of persons commuting out of Jefferson County to other metro area counties, plus Weld County, is anticipated to rise from approximately 143,000 in 2000 to 173,000 in 2020, before easing off to approximately 171,000 in 2025. These data indicate that

housing demand in Jefferson County is going to be driven in part by job growth taking place outside the County.

The number of Jefferson County residents who are employed within Jefferson County is also anticipated to rise by about 57,000 persons between 2000 and 2025. The proportion of Jefferson County residents employed in Jefferson County is anticipated to drop slightly in the medium term, from 49.0 percent in 2000 to 47.9 percent in 2010, before rising in the long term, to 53.1 percent in 2025. This change means that job growth within Jefferson County will be a more significant source of housing demand within the County than job growth taking place outside the County over the long term.

### Place of Work of Jefferson County Residents, 2000 – 2020<sup>2</sup>

	NUMBER OF EMPLOYED JEFFCO RESIDENTS				PERCENT OF EMPLOYED JEFFCO RESIDENTS			
	2000	2010	2020	2025	2000	2010	2020	2025
<i>County of Workplace:</i>								
Adams	19,496	25,198	29,335	28,764	7.0%	8.1%	8.2%	7.9%
Arapahoe	30,482	32,649	32,845	31,536	10.9%	10.5%	9.2%	8.6%
Boulder	12,867	15,126	15,562	15,043	4.6%	4.8%	4.4%	4.1%
Denver	73,727	80,358	85,976	86,011	26.3%	25.8%	24.1%	23.6%
Douglas	5,438	7,631	8,148	7,763	1.9%	2.4%	2.3%	2.1%
JEFFERSON	137,126	149,532	183,149	193,954	49.0%	47.9%	51.4%	53.1%
Weld	743	1,566	1,419	1,871	0.3%	0.5%	0.4%	0.5%
Total (excl. other counties)	279,879	312,061	356,435	364,940	100.0%	100.0%	100.0%	100.0%

Source: Unpublished output of DRCOG transportation modeling effort. 2000 data benchmarked to 2000 U.S. Census results. Broomfield is assigned to its constituent counties prior to its formation in 2001.

- *Where Workers Live (County Level):* In 2000, Jeffco residents held 66% of the jobs in Jefferson County. Commuting projections also provide insight on where Jefferson County employers are likely to draw their employees. As shown in the following table, Jefferson County is projected to house a larger percentage of its workforce in 2025 (70.5 percent) than it does currently, although it should be noted that counties outside the region (e.g. Park, Clear Creek, etc.) are excluded from the projections, and are significant sources of Jefferson County workers. Correspondingly, the percentage of workers commuting into Jefferson County from Adams, Arapahoe, Boulder, and Denver Counties is expected to decrease over the same time period. Despite a smaller *percentage* of Jefferson County's workforce living outside the County, the actual *number* of persons commuting into Jefferson County from other metro area counties for employment is projected to increase, from approximately 71,000 workers in 2000 to 81,000 in 2025.

<sup>2</sup> Note: Data shows the number of employed persons, not the number of jobs. (The number of jobs is higher than the number of employed persons due to multiple jobholding.)

Note: Data excludes persons commuting from Jefferson County to counties outside of the Denver Metro / Weld County area. According to the 2000 Census results, there were 7,332 such out-of-region commuters in 2000.

### Place of Residence of Jefferson County Workers, 2000 – 2020<sup>3</sup>

	NUMBER OF WORKERS EMPLOYED IN JEFFCO				PERCENT OF WORKERS EMPLOYED IN JEFFCO			
	2000	2010	2020	2025	2000	2010	2020	2025
<i>County of Residence:</i>								
Adams	21,028	23,385	23,802	24,578	10.1%	10.4%	9.0%	8.9%
Arapahoe	12,240	12,522	13,254	12,552	5.9%	5.6%	5.0%	4.6%
Boulder	6,619	6,314	6,010	5,560	3.2%	2.8%	2.3%	2.0%
Denver	23,176	23,756	25,943	26,253	11.1%	10.6%	9.8%	9.5%
Douglas	6,589	7,685	8,893	9,424	3.2%	3.4%	3.4%	3.4%
JEFFERSON	137,126	149,532	183,149	193,954	65.9%	66.5%	69.5%	70.5%
Weld	1,336	1,827	2,640	2,794	0.6%	0.8%	1.0%	1.0%
Total (excl. other counties)	208,114	225,022	263,692	275,115	100.0%	100.0%	100.0%	100.0%

Source: Unpublished output of DRCOG transportation modeling effort. 2000 data benchmarked to 2000 U.S. Census results. Broomfield is assigned to its constituent counties prior to its formation in 2001.

DRCOG information on commuting patterns of residents in the metro area for three communities was compared to Jefferson County. It is important to note that this information does not compare employees commuting to counties that are not part of the Denver Metro/Weld County areas.

When compared to the three other metro-county, the percentage of jobs held by residents is quite high. Only Boulder County has more residents holding jobs in the County (70% of jobs are held by Boulder County residents). Denver has the lowest percentage of jobs held by residents (42% in 2000). Over time, Douglas County is expected to increase the percentage of jobs held by resident workers, from 53% in 2000 to 66% in 2025.

### Place of Work of Metro County Employees, 2000 - 2020<sup>4</sup>

Year	2000	2010	2020	2025	2000	2010	2020	2025
Number of Workers Employed in Jeffco				% of workers live and work in the respective county:				
Boulder	127,692	148,436	166,162	170,876	73.5%	70.2%	70.3%	69.4%
Denver	176,750	188,619	214,729	230,079	42.1%	41.4%	42.7%	44.1%
Douglas	30,157	49,523	67,392	78,971	53.3%	56.9%	62.1%	66.2%
Jefferson	137,126	149,532	183,149	193,954	65.9%	66.5%	69.5%	70.5%

Source: Unpublished output of DRCOG transportation modeling effort. 2000 data benchmarked to 2000 U.S. Census results. Broomfield is assigned to its constituent counties prior to its formation in 2001.

- **Where Residents Work (Communities):** DRCOG provides information on commuter flows between counties within the Metro region. The household

<sup>3</sup> Data show the number of employed persons, not the number of jobs. (The number of jobs is higher than the number of employed persons due to multiple jobholding.) Note: Data exclude persons commuting to Jefferson County from counties outside of the Denver Metro / Weld County area. According to the 2000 Census results, there were 6,425 such out-of-region commuters to Jefferson County in 2000.

<sup>4</sup> Note: Data shows the number of employed persons, not the number of jobs. (The number of jobs is higher than the number of employed persons due to multiple jobholding.)

Note: Data excludes workers that live outside of the Denver Metro / Weld County area.

surveys provide information on commuter flows between communities in the area. Respondents were asked where adult members of their household who work outside of the home are employed. Respondents were able to list multiple work locations, resulting in an over 100% response rate for their location of work. Based on responses, about 53% of working residents in Jefferson County also work in the County, where the largest percentage of residents work either all or part of their job(s) in Lakewood (20 percent). Of work locations outside of Jefferson County, the largest percentage of residents hold jobs in Denver (32%). About 22% of incorporated community residents report working within their community of residence, including 37% of Lakewood residents, 25% of Arvada residents, 20% of Golden residents and 15% of Westminster residents.

### Where Residents Work

Place of Employment	Place of Residence							
	Jefferson County	Arvada	Edgewater	Golden	Lakewood	Mountain View	Westminster	Wheat Ridge
Arvada	10%	25%	4%	3%	8%	10%	6%	11%
Broomfield	5%	4%	2%	4%	4%	5%	24%	5%
Denver	32%	24%	51%	54%	39%	40%	29%	25%
Golden	9%	9%	4%	20%	8%	8%	4%	4%
Lakewood	20%	9%	17%	18%	37%	28%	6%	14%
Westminster	5%	8%	0%	2%	3%	11%	15%	1%
Other Jefferson County	12%	5%	10%	2%	13%	13%	5%	10%
Boulder County	5%	5%	2%	4%	5%	11%	14%	3%
Other	19%	20%	18%	6%	15%	14%	9%	29%
TOTAL	117%	108%	108%	111%	132%	141%	112%	102%

\*The percentage of residents that live and work in the same community are shaded in the table.

### Comparison Commuter Households

Analyzing demographic and preferential differences for those that work within the same community in which they live and those that commute to other communities, we find that:

- The tenure mix of households is very similar, at between 71 to 74% owner and 26 to 29% renter for both worker household types;
- Workers that do not reside in their place of employment are more likely to be married couple households and households with children, whereas single parents with children and unrelated roommate households comprise a larger percentage of households whose workers are employed in the same community as their residence;
- Median household incomes are higher for those that commute outside their community for employment;
- For those living within their community of employment, “distance to/from work” is a more important factor, on average, than for households that work outside of their place of residence; and
- About one-third of owners and 94% to 100% of renters would like to buy homes.
  - Not surprisingly, a larger percentage of owner households that would like to purchase a different home and that presently live outside their community of employment would like to move to be closer to work (12%) than those that already live where they work (1%). Non-resident workers are also more likely to want to find a smaller residence or an attached residence than workers that live in their place of employment.
  - Households that live where they work are more likely to want a larger home (53% versus 41% for commuting households), to live in a more rural setting and to find a single-family residence than those that live outside their communities of employment.
  - Renters that live where they work have been discouraged from purchasing due to lack of affordability of units where they want to live,

total cost of housing, lack of housing choice and the general sense that it is cheaper to rent more than renters that live outside their community of employment.

### Comparison of Worker Household Types

<i>Tenure</i>	<i>Live &amp; work in same community</i>	<i>Commute outside community</i>
Own	71%	74%
Rent	29%	26%

<i>Household Type</i>		
Adult living alone	12%	11%
Couple, no children	28%	34%
Couple, with children	37%	43%
Single parent with children	9%	6%
Unrelated roommates	5%	1%
Other	8%	4%

<i>Median Household Income</i>		
	\$65,000	\$75,000

<i>Important Factors in Deciding on a Place to Live</i>		
Distance to/from work	3.9	3.5
Distance from services	3.7	3.6
Community amenities	3.5	3.5
Cost of housing to buy/rent	4.4	4.3
Number of bedrooms	3.8	3.8
Type of residence	4.2	4.3

	<i>Live &amp; work in same community</i>	<i>Commute outside community</i>
% of owners that want to buy	29%	33%
% of renters that want to buy	100%	94%

<i>Why Owners Want To Buy</i>		
To find a larger home	53%	41%
To live in a more rural setting	29%	23%
To live in a different community	24%	21%
To find a smaller home	6%	14%
To be closer to work	1%	12%
To find a single-family residence	14%	8%
To find an attached residence	3%	7%
To live closer to city/town services		3%
Other reason	28%	27%

<i>Why Renters Have Not Bought</i>		
High down payment requirement	27%	56%
Housing in my price range not available where I want to live	58%	38%
Can't qualify for a loan	26%	43%
Total cost	44%	36%
Cheaper to rent	24%	11%
Lack of housing choice	21%	10%
Other	12%	12%



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## Employers and Housing Costs

Nine out of 15 employers contacted were interviewed about their employment and how housing costs affected their business. Among those interviewed were four economic development specialists, a medical center, two manufacturing firms and two banks. Among those interviewed, the affect of housing costs on employee recruitment and retention varied by the type of business. Those engaged in new business development noted that the cost of housing in the metro area as a whole affected location choices of new businesses. They felt there were sufficient executive housing, but insufficient entry-level housing and rental. Most businesses were not having difficulty finding or keeping staff, with the exception of an area hospital.

- Economic development staff noted that the cost of housing throughout the metro area, not just in Jefferson County, was affecting recruitment of new businesses to the area. Many location specialists for large firms look at several factors when evaluating sites for potential business location and housing cost is a key factor. Costs in the metro area are significantly higher than places like Atlanta, Phoenix and San Antonio, all areas that compete heavily with the metro area. When compared to east or west coast companies, housing costs in the metro area were quite low.
- Several of the economic development staff noted that their primary concern was retaining current businesses and finding locations for these businesses to expand and remain in the community. Many cities have reached their growth boundary and are engaged in redevelopment activities. They acknowledged that large businesses are not likely to locate in their communities; however, it was important to have new companies move to the metro area to support the small to mid-sized businesses in the area.
- Most employers were not having difficulty recruiting or retaining staff under current economic conditions. It was acknowledged that in the late 1990's, it was difficult to recruit new staff due to the heavy demand for workers. Today, most employers are able to fill positions. One employer recently shut down one of its facilities and noted that because of this they have been able to fill vacancies with former staff. This particular employer was "top heavy" in administration. He noted that the executive staff lived throughout the metro area. This firm recruited heavily from the east and west coast where housing costs are substantially higher, so new executive staff thought the metro areas home prices were great.
- Although most employers felt that the cost of housing was not affecting their ability to recruit staff, two felt that it was a concern.
  - o One employer described an employees' six-month search for a home to buy close to where she worked. Eventually, this employee, who earned \$40,000 annually, purchased a home in Broomfield.
  - o The health care employer has 2,500 employees who earn an average of \$60,000 annually. This employer felt that the cost of housing was greatly affecting the hospital's ability to recruit and retain qualified staff. He noted that even at this income it was very difficult for a single wage earner to purchase a home, and many on the staff were in this situation.

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## HOUSEHOLDS BY AREA MEDIAN INCOME

Housing needs and programs are often described in terms of area median income. This section of the report provides a snapshot of households in Jefferson County within the categories of Very Low Income (or earning less than 30% of the Area Median Income), Low Income at 30.1% to 60% of the AMI, and moderate-income area households earning 60.1% to 80% of the AMI. These are typically the households for whom housing programs and the bulk of resources are targeted.

### 2003 Area Median Income for Jefferson County

	60% AMI	80% AMI	100%	120%
1 person	\$29,340	\$39,150	\$48,900	\$58,680
2 person	\$33,540	\$44,750	\$55,900	\$67,080
3 person	\$37,740	\$50,350	\$62,900	\$75,480
4 person	\$41,940	\$55,900	\$69,900	\$83,880
5 person	\$45,300	\$60,400	\$75,500	\$90,600
6 person	\$48,660	\$64,850	\$81,100	\$97,320

Several common patterns emerged across these income groups:

- Many of these households are retired and are more likely to have a person age 65 or older and/or a person with a disability than other Jefferson County households.
- Over half have lived in Jefferson County 10 or more years.
- Households tend to be single adults and couples without children; however, single parents with children make up a significant portion of the household types.
- Most live in incorporated communities in Jefferson County, with about one-third living in areas covered by the Consolidated Plan.

As part of the study, a key informant interview was held with representatives of area service agencies and housing providers. The comments obtained through this interview are provided in greater detail in the discussion of special needs population. Several important items to consider emerged following the discussion with this group as it related to households in the very low and low-income category:

- These households will often pay for their housing first, foregoing funds for food, clothing, and utilities and needed medication. Many service agencies provide these services, including assistance with utility payments. They noted that the number of households seeking assistance has risen dramatically in the past two years as a result of job loss.
- The study found that there was a disproportionate share of elderly and disabled in the very low and low-income category. For many agencies, this finding accurately reflected the households they work with. For many others, the largest populations needing assistance were couples with children, adults living alone and single-parent households, in that order.

## Very Low Income Households Jefferson County

Tend to be renters living in apartments who experience cost burden (64%). Retired persons make up 40% of these households, 25% are single parents, with 52% adults living alone. They are more likely to have a senior and/or disabled person in the household.

### Households Earning 30% AMI or Below

<i>Households</i>	<i>#</i>	<i>%</i>
Total households	13,923	7%

<i>Percent of Income To Housing Payment</i>	<i>%</i>
30% or less	36%
30.1% - 50%	11%
51% or more	53%

<i>Behind in Housing Payment</i>	
Never	86%
1 to 3 times	9%
4 or more times	5%
Median House Payment	\$600

<i>Tenure</i>	
Own	29%
Rent	70%
Other	0%

<i>Place of Residence</i>	
Incorporated	91%
Unincorporated	9%
Mountains	8%
Plains	92%
Consolidated Plan Area	34%

<i>Would Use</i> (rated 4 or 5 on a scale of 1 "would not use" to 5 "would definitely use")	<i>%</i>
Rehab Program	45%
Down Payment	52%
Rent Assistance	65%

<i>Want to Buy (owners and renters)</i>	
Yes	58%
No	42%

<i>Type of Unit Occupied</i>	<i>%</i>
Apartment	40%
Condominium	6%
Townhome/ Duplex	18%
Mobile home	2%
Single family home	34%
Other	-

<i>Household Composition</i>	
Adult living alone	52%
Couple, no children	15%
Couple, with children	6%
Single parent with children	25%
Unrelated roommates	-
Other	3%
% with at least one 65+ person	31%
% with at least one disabled person	47%

<i>Length of Time in Jefferson County</i>	
Less than one year	8%
1 to 2 years	7%
3 to 5 years	13%
6 to 10 years	17%
More than 10 years	46%
All my life/have always lived here	9%

<i>Employment</i>	
Employed	26%
Full-time	55%
Part-time	53%
Homemaker	9%
Retired	39%
Student	4%
Unemployed	21%
% Employed in Jefferson County	63%

## Low Income Households Jefferson County

More than half are owners and about 74% of all households are cost burdened, with 22% having trouble paying for housing. Half are employed and 91% work in Jefferson County. One-third are retired.

### Households Earning 30.1 to 60% AMI

<i>Households</i>	<i>#</i>	<i>%</i>	<i>Type of Unit Occupied</i>	<i>%</i>
Total households	28,624	14%	Apartment	19%
			Condominium	13%
			Townhome/ Duplex	13%
			Mobile home	2%
			Single family home	50%
			Other	3%
<i>Percent of Income To Housing Payment</i>	<i>%</i>		<i>Household Composition</i>	
30% or less	26%		Adult living alone	29%
30.1% - 50%	59%		Couple, no children	30%
51% or more	14%		Couple, with children	20%
			Single parent with children	11%
			Unrelated roommates	1%
			Other	9%
			% with at least one 65+ person	41%
			% with at least one disabled person	23%
<i>Behind in Housing Payment</i>			<i>Length of Time in Jefferson County</i>	
Never	78%		Less than one year	4%
1 to 3 times	12%		1 to 2 years	7%
4 or more times	10%		3 to 5 years	11%
Median House Payment	\$700		6 to 10 years	22%
			More than 10 years	51%
			All my life/have always lived here	5%
<i>Tenure</i>			<i>Employment</i>	
Own	56%		Employed	50%
Rent	42%		Full-time	72%
Other	2%		Part-time	41%
			Homemaker	2%
			Retired	33%
			Student	7%
			Unemployed	8%
			% Employed in Jefferson County	91%
<i>Place of Residence</i>				
Incorporated	80%			
Unincorporated	20%			
Mountains	17%			
Plains	83%			
Consolidated Plan Area	33%			
<i>Would Use</i>				
(rated 4 or 5 on a scale of 1 "would not use" to 5 "would definitely use")	%			
Rehab Program	46%			
Down Payment	39%			
Rent Assistance	39%			
<i>Want to Buy (owners and renters)</i>				
Yes	51%			
No	49%			

## Moderate Income Households Jefferson County

Tend to be owners who are employed or retired living in single family homes who have lived in the county for 10 or more years.

### Households Earning 60.1 to 80% AMI

<i>Households</i>	<i>#</i>	<i>%</i>
Total households	24,109	12%

<i>Percent of Income To Housing Payment</i>	<i>%</i>
30% or less	49%
30.1% - 50%	45%
51% or more	6%

<i>Behind in Housing Payment</i>	<i>%</i>
Never	86%
1 to 3 times	8%
4 or more times	6%
Median House Payment	\$900

<i>Tenure</i>	<i>%</i>
Own	69%
Rent	30%
Other	2%

<i>Place of Residence</i>	<i>%</i>
Incorporated	80%
Unincorporated	20%
Mountains	21%
Plains	79%
Consolidated Plan Area	32%

<i>Would Use</i> (rated 4 or 5 on a scale of 1 "would not use" to 5 "would definitely use")	<i>%</i>
Rehab Program	43%
Down Payment	48%
Rent Assistance	23%

<i>Want to Buy (owners and renters)</i>	<i>%</i>
Yes	47%
No	53%

<i>Type of Unit Occupied</i>	<i>%</i>
Apartment	14%
Condominium	10%
Townhome/ Duplex	14%
Mobile home	-
Single family home	62%
Other	-

<i>Household Composition</i>	<i>%</i>
Adult living alone	28%
Couple, no children	27%
Couple, with children	24%
Single parent with children	13%
Unrelated roommates	1%
Other	6%
% with at least one 65+ person	25%
% with at least one disabled person	14%

<i>Length of Time in Jefferson County</i>	<i>%</i>
Less than one year	6%
1 to 2 years	7%
3 to 5 years	17%
6 to 10 years	9%
More than 10 years	51%
All my life/have always lived here	11%

<i>Employment</i>	<i>%</i>
Employed	66%
Full-time	82%
Part-time	27%
Homemaker	8%
Retired	21%
Student	2%
Unemployed	4%
% Employed in Jefferson County	70%

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## Housing Cost

This section of the report examines cost trends in for-sale and rental housing in Jefferson County.

### Housing Stock Characteristics

- According to the 2000 Census, Jefferson County is predominately single-family homes and has less than 1% of the housing stock found in mobile homes.

Housing Stock		
Unit Type	Number	Percentage
Single-Family	141,553	66.6%
Multi-Family	68,491	32.2%
Mobile Homes	2,051	1.0%

- Attached homes are more likely to be found in incorporated Jefferson County and are occupied by households that rent. About 10% of owners live in townhomes compared to 18% of renters. Most renters; however, are found in apartments.

Unit Type and Occupancy by Owners and Renters					
	Jefferson County	Incorporated	Unincorporated	Own	Rent
Apartment	13.1	16.3	3.2		46.3
Condominium	5.4	5.8	3.1	4.2	8.8
Townhome/ Duplex	12.3	13.5	9.4	10.2	18.3
Mobile home	0.6	0.5	0.4	0.6	0.4
Single family home	67.8	63.2	83.9	84.8	24.3
Other	0.7	0.8		0.3	1.9
	100%	100%	100%	100%	100%

Source: Household Survey

### Housing Payment

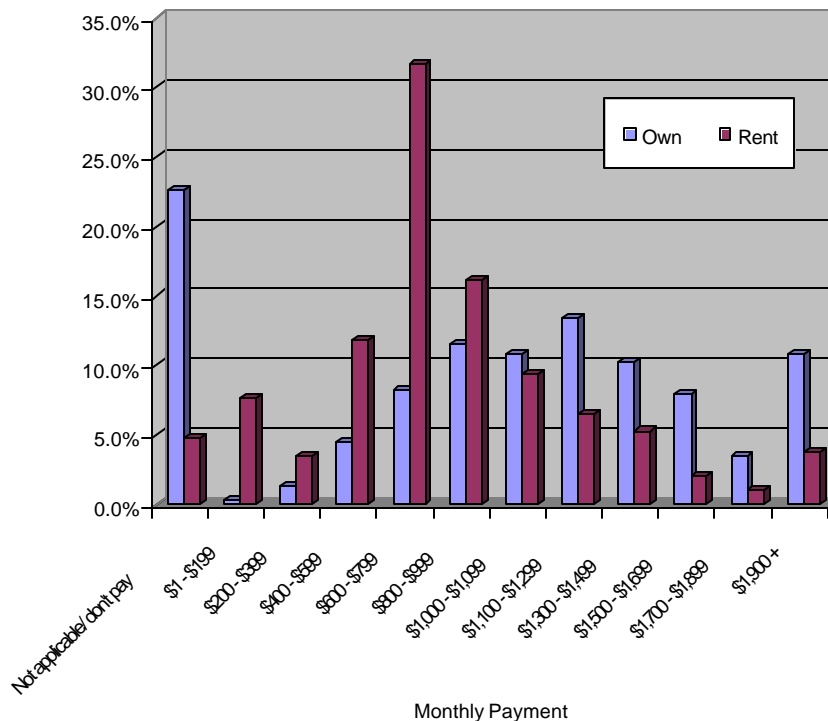
- Overall, households in Edgewater and Mountain View are paying less on a monthly basis for housing than those living in other parts of Jefferson County. The average housing payment in Wheat Ridge is \$2,531 compared to a median of \$814, indicating a wide range in housing payments. This is also true in Mountain View, Lakewood and Westminster.

Monthly Housing Cost Comparison										
	OVERALL	Arvada	Edge- water	Golden	Lake- wood	Mountain View	West- minster	Wheat Ridge	Other incorporated	Unincorpo- rated
Average	\$1,702	\$1,156	\$812	\$1,109	\$1,299	\$784	\$2,883	\$2,531	\$1,097	\$1,715
Median	\$1,000	\$1,064	\$650	\$975	\$807	\$1,060	\$1,145	\$814	\$1,200	\$1,230

Source: Household Survey

- On average, owners pay \$1,956 each month for housing compared to \$1,002 paid by renters. As shown in the following chart, about 22% of owners and 4% of renters do not pay any monthly cost. There is a fairly even distribution of owner payments; however, close to one-third of renters pay \$600 to \$799 per month for housing with rental housing falling above and below that amount.

**Monthly Payment Distribution Comparison**



Source: Household Survey

## Sales Trends

Over the past five years, the price of condominiums has increased the most (64%); however, there was not any change from 2001 to 2002. Although condominiums had the greatest percentage increase in pricing, they tend to run roughly \$100,000 less than single-family homes and \$20,000 less than townhomes.

### Median Sales Prices of Homes in Jefferson County

	Condominium	Townhome	Single Family
1997	\$79,000	\$102,500	\$160,000
1998	\$83,000	\$102,600	\$169,900
1999	\$91,500	\$112,200	\$189,000
2000	\$115,350	\$124,900	\$213,900
2001	\$129,900	\$140,000	\$230,000
2002	\$129,900	\$156,000	\$240,000
% Change	64.4%	52.2%	50.0%

Source: Jefferson County Assessor

The price of new homes, particularly among attached housing, is increasing at a faster rate than existing homes. Over the past five years prices for new condominiums increased 72% and townhomes 77%. Existing single-family home prices increased 56% over five years compared to 61% for new homes. There is also a trend toward higher cost new homes when compared to existing homes, although the escalation in new single-family home prices is beginning to slow down. New attached home prices are continuing to grow from previous years and are outpacing existing home prices.

This information indicates that existing housing is more likely to be affordable and, although it is increasing in value, the prices are not increasing as fast as that found in new homes. In addition, it is likely that the cost of attached housing is influenced by price changes in single-family homes, particularly when newer product is considered.

#### Comparison of New Home and Existing Home Median Sales Prices

Year	New Compared to Existing	Single Family	Condominium	Townhome
1997	New unit	\$ 222,800	\$ 99,200	\$ 140,500
	Existing unit	\$ 148,700	\$ 74,900	\$ 95,500
	% More for New Unit	49.8%	32.4%	47.1%
1998	New unit	\$ 244,250	\$ 100,000	\$ 149,300
	Existing unit	\$ 159,900	\$ 80,000	\$ 105,500
	% More for New Unit	52.8%	25.0%	41.5%
1999	New unit	\$ 269,900	\$ 126,150	\$ 153,600
	Existing unit	\$ 178,000	\$ 90,000	\$ 118,000
	% More for New Unit	51.6%	40.2%	30.2%
2000	New unit	\$ 313,800	\$ 132,600	\$ 174,400
	Existing unit	\$ 200,000	\$ 105,500	\$ 135,000
	% More for New Unit	56.9%	25.7%	29.2%
2001	New unit	\$ 371,800	\$ 156,100	\$ 234,100
	Existing unit	\$ 220,000	\$ 120,950	\$ 149,000
	% More for New Unit	69.0%	29.1%	57.1%
2002	New unit	\$ 374,100	\$ 170,500	\$ 248,600
	Existing unit	\$ 232,000	\$ 126,000	\$ 157,000
	% More for New Unit	61.3%	35.3%	58.3%
<b>1997 to 2002</b>				
	New price increase	67.9%	71.9%	76.9%
	Existing Price Increase	56.0%	68.2%	64.4%

The following chart provides median sales price comparisons for Jefferson County communities, by unit type. There is significant variation in prices depending on location and unit type. Single-family homes in Mountain View were the least expensive and the most expensive in Golden. Edgewater had the least expensive condominium and townhome sales, with the most expensive found in unincorporated Jefferson County.



## 2002 Median Sales Price Comparisons

	<b>Single Family Condominiums Townhomes</b>		
Mountain View	\$82,300		
Edgewater	\$176,000	\$70,000	\$133,000
Wheatridge	\$199,700	\$124,250	\$140,000
Westminster	\$206,250	\$128,000	\$157,700
Lakewood	\$230,000	\$124,000	\$157,900
Arvada	\$230,000	\$133,500	\$155,000
Morrison	\$235,300		
Unincorporated	\$263,000	\$145,150	\$171,500
Golden	\$296,700	\$105,000	\$244,850

## Rental Conditions

Vacancy rates for a five-year period were examined for Jefferson County and the market areas defined in the Denver Metro Apartment Vacancy Survey. Currently, the rental market is soft, which is reflected in the vacancy rates in the metro area. In Jefferson County, vacancy rates peaked in 2002 and are showing signs of declining.

### Vacancy Rate Trends – 2<sup>nd</sup> Quarter

	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>
Jefferson County	4.6%	3.4%	5.5%	9.1%	8.8%
Arvada	3.9%	2.3%	3.8%	9.5%	9.4%
Golden	14.1%	4.7%	5.0%	16.3%	10.5%
Lakewood-North	5.0%	2.6%	4.3%	7.0%	7.2%
Lakewood-South	4.2%	4.3%	6.6%	9.9%	8.4%
Wheat Ridge	1.8%	1.2%	3.9%	4.4%	12.2%

Source: Denver Metro Apartment Vacancy Survey

As might be expected in a softening rental market, average rents in Jefferson County have declined from 2001. This is good news for renters seeking opportunities to buy, but places a great deal of strain on rental properties financed with Low Income Housing Tax Credit. These projects introduced product into the market that was priced to be affordable to households earning 60% or less of the Area Median Income. Today, market rate developments have rents that are comparable to tax credit projects. As rents decline there will be continued pressure on older properties to upgrade their product in order to be competitive with market rate projects that are offering rent incentives in combination with reduced rents.

The metro area has a two- to three-year supply of rental properties to be absorbed into the market. This means that there will continue to be pressure to reduce rents and higher than normal vacancies can be expected. New rental developments will most likely be focused on “niche” markets for special populations and lower income households who continue to be priced out of the market.

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### Average Rents in Jefferson County and Primary Market Areas

		2001	2002	2003
Jefferson County	\$	822	\$ 810	\$777
Arvada	\$	744	\$ 708	\$730
Golden	\$	831	\$ 813	\$824
Lakewood-North	\$	791	\$ 787	\$723
Lakewood-South	\$	880	\$ 869	\$840
Wheat Ridge	\$	681	\$ 654	\$660

Source: Denver Metro Apartment Vacancy Survey

### Income Restricted Housing

Income restricted housing are developments that have a maximum household income. Typically, households earning less than 60% of the Area Median Income are eligible to live in these projects. There are a total of 5,338 units and Section 8 Vouchers available for an estimated 42,547 income qualified households. These are illustrated in the following charts and organized by seniors, emergency shelter and housing for the disabled and families.

<b>Project</b>	<b>Location</b>	<b>Income Restricted</b>	<b>Program Type</b>
<b><i>Senior Housing</i></b>			
Highland South	Wheatridge	117	30% of Income
Canyon Gate	Golden	53	30% of Income
Green Ridge Meadows	Evergreen	79	30% of Income
Marcella Manor	Arvada	206	30% of Income
Eaton Terrace	Lakewood	161	30% of Income
Willow Glen	Lakewood	70	Tax Credits
Columbine Village	Arvada	232	Tax Credits
TOTAL Senior Units		918	
<b><i>Disabled Housing and Emergency Shelter</i></b>			
Jeffco Action Center			
Families		3	
Singles		6	
Couples		1	
Handicapped		1	
Interfaith			
Families		12	30% of Income
DD Resource Center	Lakewood	15	30% of Income
Shelter + Care		63	30% of Income
Mental Health Center			
Section 8 Vouchers		142	30% of Income
Inn Between		8	30% of Income
Teller		15	30% of Income
Hilltop		12	30% of Income
Fenton	Lakewood	18	30% of Income
TLA		12	202 Project
Center for Independent Living	Lakewood	12	
	Wheatridge	6	
TOTAL EMERGENCY and Disabled		326	

<b>Project</b>	<b>Location</b>	<b>Income Restricted</b>	<b>Program Type</b>
<b><i>Families</i></b>			
Arvada Cottages	Arvada	16	Project-based
Scattered Site		65	30% of Income
Glendale Apts	Westminster	120	Tax Credits (40%)
Parkview Village	Lakewood	150	Tax Credits
Parkview Apartments	Lakewood	44	30% of Income
Newland Square	Lakewood	18	30% of Income
Walnut Creek	Westminster	55	Tax Credits
Della Villa	Westminster	89	
The Heights	Lakewood	44	Tax Credits
Homestead	Lakewood	15	Tax Credits
Marston Pointe	Lakewood	64	Tax Credits
Jefferson Green	Arvada	60	Tax Credits
Park Terrace	Arvada	96	30% of Income
Tiffany Square	Lakewood	52	30% of Income
TOTAL FAMILY		888	
Section 8 Vouchers - Jeffco		1,470	
Section 8 Vouchers - Lakewood		1,233	
Section 8 Vouchers - Arvada		503	
		3,206	
TOTAL SUBSIDIZED		5,338	

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## **SPECIAL HOUSING NEEDS**

This section of the report reviews information about seniors and disabled populations who are known to have greater challenges with locating affordable and suitable housing. This provides a brief overview of demographic characteristics, income and any unusual housing circumstances that were found in the household survey and through interviews with service providers.

### **Key Informant Interviews**

Representatives from 20 different service agencies in Jefferson County participated in a discussion of housing needs in the area. Agencies included those that provide emergency shelter, the food bank, adult and family services, mental health, the developmentally disabled and senior organizations. Some of the highlights of this discussion have been included in various sections of this report, where the insights of the service providers help to explain and understand some of the information. Following is a synopsis of the key findings from this discussion:

- There is a growing need for emergency shelter services. In Jefferson County there are approximately 70 beds available for homeless families and individuals;
- There is a trend where adult children and/or grandchildren are living with grandparents. Many reasons for this trend were given, including loss of employment among the adult family members with some grandchildren “taking advantage” of a grandparent’s living situation. Single parents, in particular, are returning home or living with other adults in situations that may not be safe in order to have a place to live and someone to care for children while the parent works;
- There is a growing concern about multi-generational families living together where one of the younger members of the family is severely disabled and the parent or grandparent has a disability and can no longer care for the developmentally disabled person. To address this situation a greater number of group homes and similar types of living situations are needed for the developmentally disabled.
- Three years ago families and individuals seeking assistance had moved from another state searching for employment. Today, long time Jefferson County residents are seeking assistance. Clients seeking assistance had good jobs and were able to pay \$1,000 to \$1,200 per month for housing; however, with a loss of jobs and unemployment benefits, many households who had never used assistance before are seeking services. Caseloads have increased an average of 3% per month for the past two years, the requests for emergency food assistance is up 62% and for school supply assistance is up 113% from last year. In the past two years, there were 3,500 families receiving food stamps; today the number exceeds 5,000 households. All of these increases were attributed to the slow economy and lack of jobs.
- There is a growing need for housing that is affordable in the mountain areas; however, current residents have been successful in thwarting any discussions of increasing housing supply for lower income households in the area.

- Motels have been a source of housing in the area; however, many of these will be lost due to the planned redevelopment along Colfax. Motels are renting for \$230 per week (equivalent to \$996 per month). Because of the types of jobs many of these residents have, motels are the only option because they accept weekly or daily payments.
- Older rental properties in the area are often the only source of affordable housing for low-income households. Converting some of this housing to ownership could reduce the housing options available for these households. Care needs to be exercised so that too much of the rental housing found in this older stock is not lost.
- Housing options for ex-offenders and unaccompanied youth (under the age of 21) is sorely missing throughout Jefferson County. Without a stable housing situation, it is very difficult for these two populations to be stable enough to hold a job and/or pursue their education.
- Currently, most of the affordable housing is provided through the Section 8 Rent Subsidy program; however, there is an increasing concern that funding for this program will be reduced or maintained at current levels. Jefferson County should take the lead in pursuing other housing options that are not dependent on Section 8 to establish a pool of permanently affordable housing for families and special populations that is not perceived as “public housing”. Integration of income-restricted housing with market rate housing should be explored.
- The location of housing is critical for all special populations. Being close to transit, shopping and medical facilities is important to all populations. Housing located within walking distance of schools is very important for families.

## Seniors

The 2000 Census found that 15% of all households in Jefferson County had at least one person age 65 or older and there were 51,073 persons in this age range. According to the Department of Local Affairs, Jefferson County is projected to more than double the number of seniors (persons 65 years of age or older) by 2020. This will add 53,000 seniors to the county and represents the largest numerical increase in seniors of any county in the Metro area.

**Growth by County in Population Age 65+**

	<b>2000</b>	<b>2020</b>	<b># change</b>	<b>% change</b>
Adams	28,094	60,818	32,724	116%
Arapahoe	42,342	90,823	48,481	114%
Boulder	20,796	46,762	25,966	125%
Broomfield	2,584	6,813	4,229	164%
Clear Creek	658	1700	1,042	158%
Denver	62,203	84,727	22,524	36%
Douglas	7,528	34,347	26,819	356%
Gilpin	270	797	527	195%
<b>Jefferson</b>	<b>51,073</b>	<b>104,510</b>	<b>53,437</b>	<b>105%</b>

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### **Place of Residence and Time in Jefferson County**

- Most seniors live in Incorporated Jefferson County, with renters more likely to live in a town than owners. Lakewood has the highest percentage of Jeffco County seniors (36%), followed by 26% who live in Arvada.
- Although most seniors have been in the area for 10 or more years, 12.5% have come to live in Jefferson County the last five years. It is interesting to note that renters are more likely to have moved into the area recently (27.5% of renters age 65+). This suggests that rental housing in particular is attracting seniors from other communities, most likely those who are moving to the area to be closer to family members.

## Place and Length of Time in Current Residence – Households with a Person 65+

Location in Jefferson County	Jefferson County			Tenure	
	Incorporated	Unincorporated		Own	Rent
Within town or city limits	79.0	100.0		75.2	90.0
Unincorporated Jefferson County	19.3		100.0	23.8	5.6
Uncertain	1.7			1.0	4.3
	100.0%	100.0%	100.0%	100.0%	100.0%
Length of Time in Jefferson County				Tenure	
				Own	Rent
Less than one year	1.8	1.2		0.6	6.4
1 to 2 years	1.8	1.6	2.7	1.9	0.2
3 to 5 years	8.9	7.6	14.4	4.3	21.1
6 to 10 years	10.8	11.6	8.0	8.4	19.2
More than 10 years	71.8	73.6	69.6	79.2	50.4
All my life/ Have always lived here	4.8	4.4	5.4	5.6	2.7
	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Household Survey. All numbers are percentages of households.

### Tenure and Household Type

- Most seniors own their home (76%). Owners are more likely to be couples without children although 8% of senior households have a child under the age of 18 living at home;
- Renters are more likely to be adults living alone, although 31% consist of couples.
- Service providers noted an increase in adult children or adult grandchildren living with grandparents. There has also been an increase in the number of seniors raising grandchildren.



### Tenure and Household Type

	Jefferson County	Incorporated	Unincorporated	Tenure	
				Own	Rent
Owned	75.6	72.5	93.8	99.2	
Rented	21.6	24.3	6.2		100.0
Both owned by a member of the household and rented to others	0.6	0.3		0.8	
Other	2.3	3.0			
	100.0	100.0	100.0	100.0	100.0
				Household Type	
				Own	Rent
Adult living alone	34.5	37.5	25.1	28.7	55.6
Couple, no children	46.6	44.7	58.9	51.7	30.9
Couple, with children	8.4	9.0	2.7	7.2	13.5
Single parent with children	1.2	1.0	2.7	1.6	
Unrelated roommates	2.1	1.4	5.4	2.8	
Family members and unrelated roommates	1.3	1.8		1.8	
Other	5.8	4.6	5.4	6.2	
	100.0	100.0	100.0	100.0	100.0

### Household Income

- Renters in Jefferson County earn significantly less than owners. Close to 77% of renters earn less than 50% of the Area Median Income and would be eligible for some form of housing assistance. The median income of renters is \$17,749 compared to \$38,324 for owners. There is a wide disparity between average and median incomes among both groups, indicating a wide range of incomes.
- Owners living in unincorporated Jefferson County earn significantly more than owners living in incorporated towns. The median income of owners in unincorporated Jefferson County was \$52,263 compared to a median income of \$30,000 for those living in incorporated Jeffco.

### Area Median Income and Income Distribution of 65+ Households

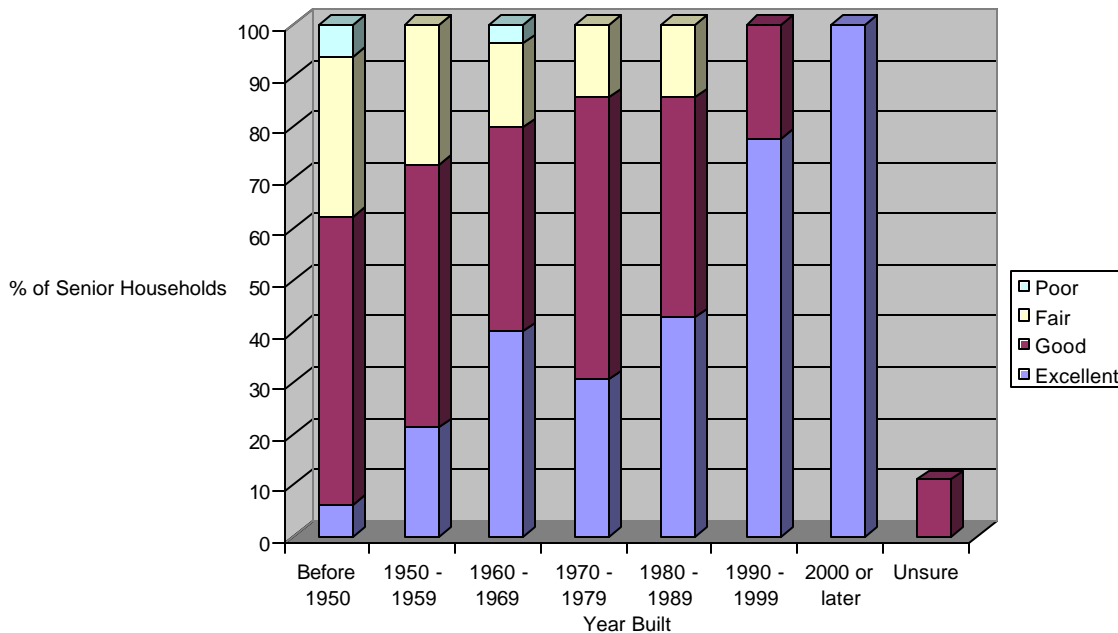
	Jefferson County	Incorporated	Unincorporated	Tenure	
AMI				Own	Rent
30% or less AMI	17.3	21.6	2.7	10.2	41.9
30.1% - 50% AMI	24.6	24.5	21.4	22.0	35.2
50.1% - 60% AMI	6.2	7.5	2.7	8.2	
60.1% - 80%	15.3	14.7	16.1	16.8	6.8
80.1 to 120%	16.0	15.1	18.7	20.5	2.4
OVER 120% AMI	20.6	16.5	38.5	22.2	13.7
	100.0	100.0	100.0	100.0	100.0
	Income Distribution			Own	Rent
\$0 - 9,999	10.6	13.9		5.3	28.1
\$10,000 - 14,999	6.8	7.7	2.7	4.9	13.8
\$15,000 - 24,999	17.2	16.8	13.4	15.3	24.4
\$25,000 - 34,999	16.2	17.9	13.4	17.6	13.2
\$35,000 - 49,999	15.4	15.5	13.4	16.9	6.8
\$50,000 - 74,999	16.5	12.9	27.7	20.2	5.7
\$75,000 - 99,999	8.1	7.9	10.7	8.4	8.0
\$100,000 - 149,999	6.1	5.9	8.0	7.0	
\$150,000 - 199,999	1.1		5.4	1.4	
\$200,000 and over	2.2	1.5	5.4	2.9	
	100	100	100	100	100
Average	\$98,284	\$77,281	\$193,431	\$121,367	\$24,757
Median	\$34,291	\$30,000	\$52,263	\$38,324	\$17,749

Source: Household Survey

### Condition of Home

- There is a correlation between the age of a home and its condition. Homes built prior to 1959 were more likely to be described as needing improvements (\$5,000 or less).
- Only units built prior to 1950 and from 1960 to 1969 that were occupied by seniors were described as being in poor condition and needing more than \$5,000 in repairs.

## Condition of Home by Age of Homes Occupied by Seniors



Source: Household Survey

### Housing Problems

Housing is defined as being affordable when the combination of housing payment and utilities does not exceed 30% of monthly income.

- Over one-third of senior households in Jefferson County are housing cost burdened, with 17% paying more than 40% of income for housing. These are more likely to be renters, as 58% of renters pay over 30% of income for housing;
- Although renters are more likely to be cost burdened than owners, the percentage of renters that have been behind in their housing payment the past two years is much lower than for owners; 6% of owners have been behind one or more times in making a housing payment compared to less than 1% of renters; and,
- Service providers working with seniors noted that these households are the most likely to pay their rent or mortgage first and will forgo food or medications.

### Housing Cost Burden Among Senior Households

% of Monthly Income for Housing	Jefferson County	Incorporated	Unincorporated	Tenure	
				Own	Rent
30% or less	62.7	59.0	71.5	73.7	41.9
30.1 to 35%	14.4	19.2	4.5	9.8	22.3
35.1 to 40%	5.7	8.3		3.4	10.2
40.1 to 50%	11.5	8.2	24.0	10.6	13.9
Over 50%	5.7	5.4		2.4	11.7
	100	100	100	100	100

Source: Household Survey

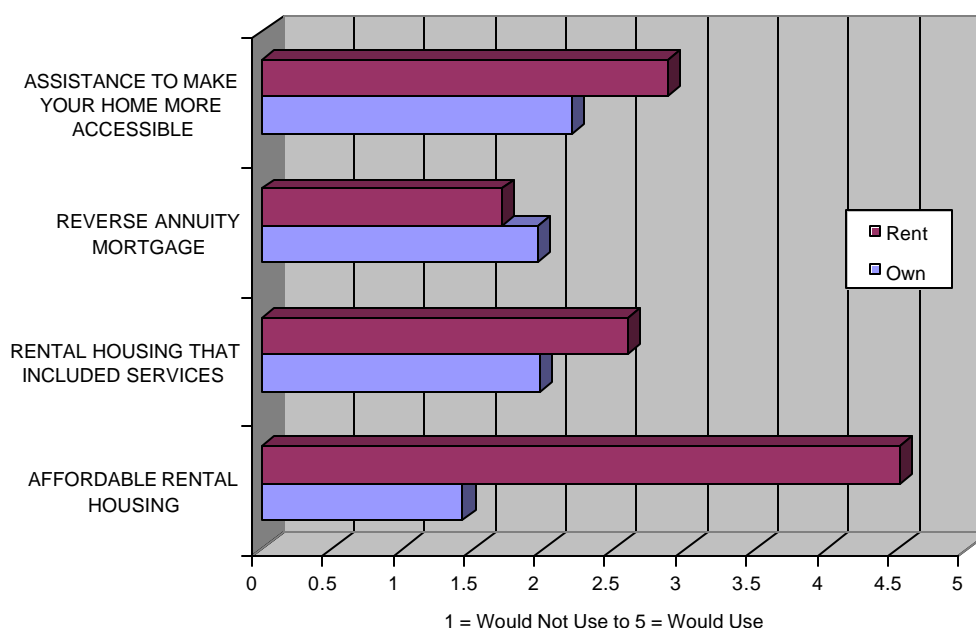
### How Many Times Have You Been Behind in Your Housing Payment the Past Two Years?

	Jefferson County	Incorporated	Un- incorporated	Tenure	
				Own	Rent
Never	94.9	96.4	87.6	93.3	99.8
1 - 3 times	1.1	1.4		1.4	0.2
4 or more times	4.0	2.3	12.4	5.4	
	100%	100%	100%	100%	100%

### Use of Services

- Renters are more inclined to use services, particularly affordable rental housing.
- Although most owners indicated they would not use a reverse annuity mortgage program, 10% indicated they would definitely consider such a program. Another 13% of owners indicated they would use a program to rehabilitate their home.
- There were not any significant differences among use of potential programs by location.
- Service providers noted that there were a sufficient number of assisted living and nursing home beds in Jefferson County; they were not having difficulty locating places for seniors needing this living arrangement. There were; however, a lack of Medicaid beds in both assisted living and nursing homes.
- It was also noted by those who work with seniors that paying property taxes is difficult for lower income seniors who own their homes.
- Transportation was noted as one of the major problems faced by seniors and those with disabilities, particularly if they live in the mountain communities. Locating housing for these population close to transit, medical services and shopping were identified as important considerations by the service providers.

### Use of Services Among Senior Households



Source: Household Survey

- Overall, seniors would prefer to remain in their current residences, although 15% of owners would like to purchase another home and 20% of renters would like a different place to rent. Among owners, a very small percentage (1.2%) would prefer to rent.

### Considering the Future Needs of Your Household, Would You Prefer to:

	Overall	Own	Rent
Stay in your present home	82.2	84.0	74.5
Buy a different home	12.7	14.9	5.7
Rent a different home	5.1	1.2	19.8
	100%	100%	100%

Source: Household Survey

- Interestingly, most persons age 65 do not want to live in a senior only community. Close to one-third of renters would definitely consider this option, with only 19% of owners indicating the same.

#### How likely would you be to consider a seniors only community

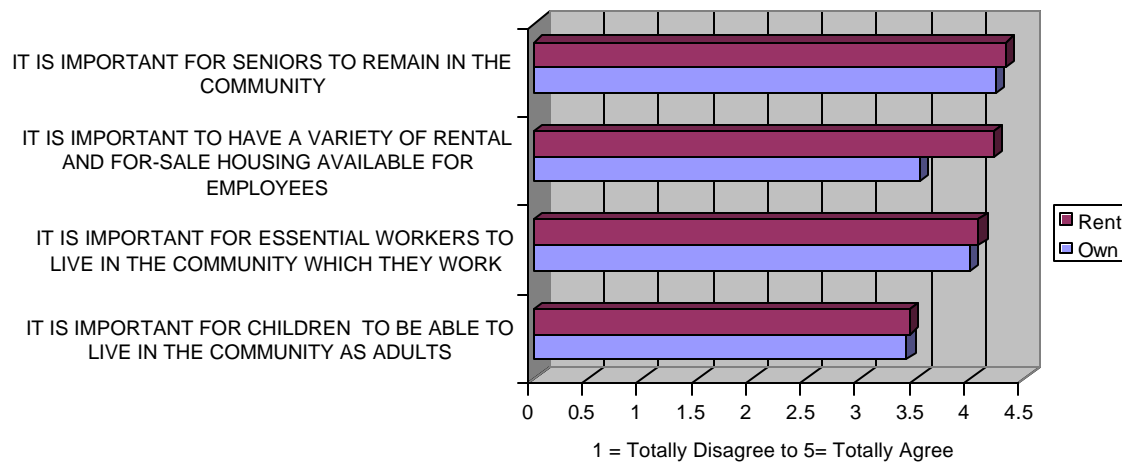
	Overall	Own	Rent
1 - Would Not Consider	24.1	21.3	37.4
2	7.6	8.5	4.9
3	7.8	10.0	
4	11.6	12.3	7.6
5 - Would Definitely Consider	23.1	19.0	32.2
Don't know	25.9	29.0	17.9
	100%	100%	100%

Source: Household Survey

### Opinions

- Renters age 65+ are more inclined to support housing options for all groups, although both renters and owners did not feel strongly about children being able to remain in the community in which they are raised.

#### Opinions About Housing in the Community



Source: Household Survey

- Seniors feel that the issue of affordable housing is a problem, although they tend to view it as a problem among others needing attention. Surprisingly, more owners thought that affordable housing was a serious problem when compared to renters.

**How do you feel about the problem of finding housing that is affordable  
for people who work in Jefferson County?**

	Jefferson County	Incorporated	Unincorporated	Tenure	
				Own	Rent
It is the most critical problem in the county	7.6	8.0	5.8	8.3	6.1
One of the more serious problems in the County	18.9	18.2	23.3	21.0	5.8
A problem among others needing attention	39.7	40.5	38.9	35.3	65.0
One of our lesser problems	18.2	16.5	20.4	17.6	17.3
I don't believe it is a problem	15.4	16.9	11.6	17.8	5.8
	100%	100%	100%	100%	100%

**Seniors and Disabilities**

- Renters with a household member age 65+ are more likely to have one or more persons with a disability than owners. Although 76% of owners reported no one with a disability, only 59% of renters reported the same. The other trend is that renters are more inclined to have two persons with a disability in the household and it is likely that multiple disabilities exist.

		Jefferson County	In- corporated	Un- incorporated	Tenure	
	# of Persons				Own	Rent
PERSONS IN HOUSEHOLD WITH A DISABILITY	None	72.0	71.2	79.2	76.4	59.4
	1	20.9	21.9	15.6	19.5	22.1
	2	6.5	6.0	5.2	3.3	18.5
	3+	0.7	0.9		0.9	
TOTAL	100.0	100.0	100.0	100.0	100.0	
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**Disabled**

- Based on the survey responses, an estimated 15% of households in Jefferson County have at least one disabled person. This equates to roughly 32,000 households. Households with one or more disabled persons are more likely to live in incorporated communities, particularly Lakewood or Arvada and have been in the area for 10 or more years.
- Households with a disabled person are more likely to be adults living alone and renting rather than owning their home.
- The HERO Alliance has been assisting low-income disabled persons to purchase a home under a special program. To date, 1,300 disabled persons have purchased homes (mostly condominiums) and need a Section 8 Voucher to be able to buy a unit.

- Transportation is an on-going problem, particularly for disabled persons. To use Access-a-Ride they need to live within one mile of a public transit stop. Service providers noted a lack of any public transportation in Jefferson County. This was affecting use of services and was noted as an important consideration for future projects that would be built for seniors, disabled and/or families.

#### Place of Residence of Households With Disabled Person

	Jefferson County	Incorporated	Unincorporated	Tenure	
				Own	Rent
Within town or city limits	78.9	100.0		74.1	84.8
Unincorporated Jefferson County	18.3		100.0	23.5	12.7
Uncertain	2.9			2.4	2.5
	100.0	100.0	100.0	100.0	100.0
<i>Length of time in Jefferson County</i>					
Less than one year	3.2	2.4	7.3		7.4
1 to 2 years	6.2	6.1	6.2	5.6	6.9
3 to 5 years	16.1	13.8	25.8	14.2	18.6
6 to 10 years	8.9	8.5	13.5	6.5	9.8
More than 10 years	57.7	62.3	35.0	63.4	51.6
Have always lived here	7.9	6.9	12.3	10.3	5.6
<i>Household Type</i>					
Adult living alone	27.9	27.9	30.0	16.9	42.7
Couple, no children	34.0	32.8	40.0	42.1	26.2
Couple, with children	14.3	15.6	13.5	23.7	3.1
Single parent with children	11.6	12.7		5.0	17.8
Unrelated roommates	1.0	0.6	3.1	1.9	
Family members and unrelated roommates	4.3	4.4	3.1	5.9	2.6
Other	6.9	6.0	10.4	4.6	7.6



### Tenure

	Jefferson County	Incorporated	Unincorporated
Owned by residents	54.3	52.1	67.7
Rented from landlord	42.1	45.7	29.2
Both owned by a member of the household and rented to others	1.6	0.3	3.1
Other	2.0	1.9	
	100.0	100.0	100.0

### Income of Households with Disabled Person

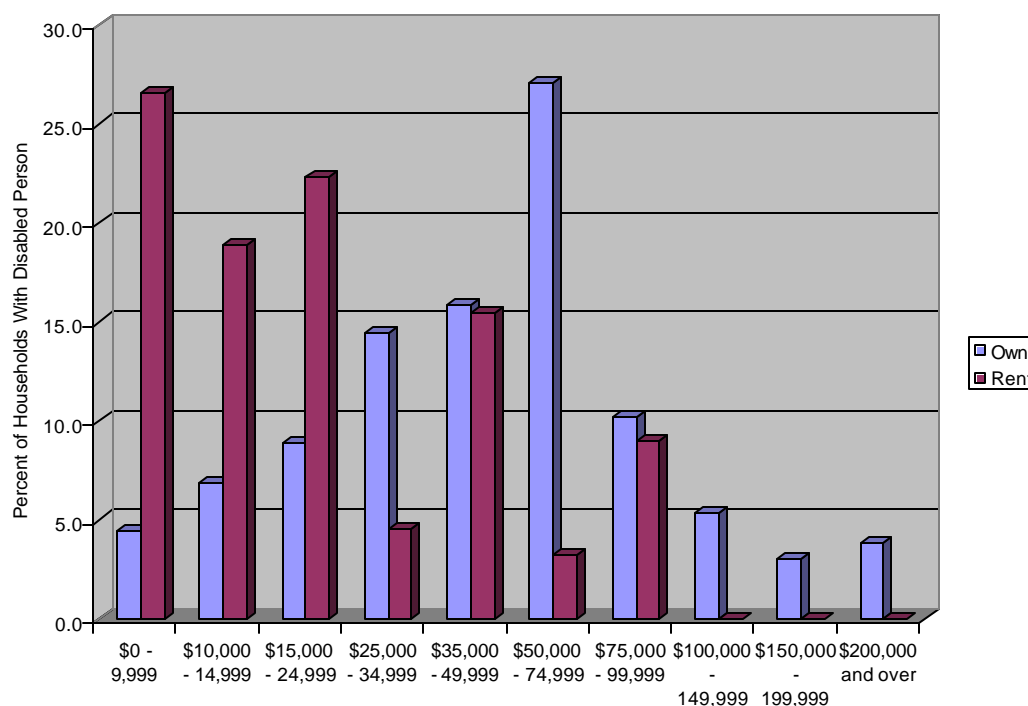
- Households who rent and have a disabled person are more likely to have low to very low incomes, with 67% of renters earning less than \$25,000. The median income of renters with a disabled person is about one-third of the income of owners and it appears that close to 60% of renters with a disabled person earn less than 30% of the AMI and may need deeply subsidized housing assistance.

### Median Income of Households with Disabled Person(s)

	Jefferson County	Incorporated	Unincorporated	Own	Rent
Average	\$ 49,175	\$ 39,114	\$ 94,792	\$ 68,957	\$ 24,853
Median	\$ 34,048	\$ 31,184	\$ 40,000	\$ 46,921	\$ 16,000

Source: Household Survey

### Income Distribution of Renters and Owners with Disabled Person



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### Area Median Income of Households With a Disabled Person

	Jefferson County	Incorporated	Unincorporated	Tenure	
				Own	Rent
30% or less AMI	32.5	36.4	17.6	11.5	59.4
30.1% - 50% AMI	14.4	13.2	16.4	13.8	16.3
50.1% - 60% AMI	6.2	5.6	11.1	8.8	3.4
60.1% - 80%	11.8	14.1	6.6	12.0	9.5
80.1 to 120%	18.8	16.2	28.7	29.3	6.8
OVER 120% AMI	16.5	14.5	19.7	24.6	4.7
	100.0	100.0	100.0	100.0	100.0

### Types of Disability

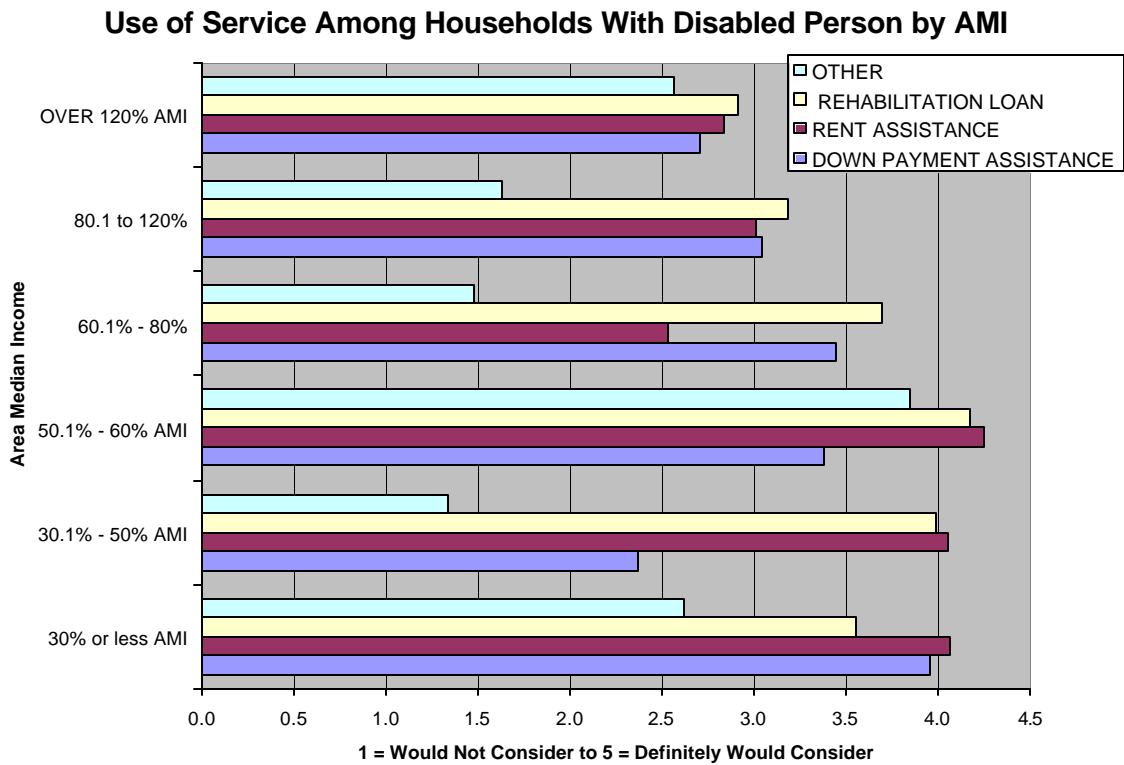
- Among households with a disabled person, 86% have only one person with a disability, with mobility impairment being the most common disability found, followed by Other. The least common disability found in the county was needing in-home care.
- Renters were more likely to have a disabled person(s) needing in-home care whereas owners were more likely to have a person with a mobility or hearing impairment.

### Disabled Persons and Types of Disability

		Jefferson County	Incorporated	Unincorp- orated	Tenure	
	# of Persons	% of HH	% of HH	% of HH	Own	Rent
NEED IN-HOME CARE	1	5.0	5.9		5.5	2.9
	2	2.1	2.7		0.5	4.3
MOBILITY IMPAIRMENT	1	32.9	31.5	46.2	42.2	22.0
	2	8.1	7.0	10.4	6.8	10.7
	3+	4.9	2.9	10.4	5.3	4.6
HEARING IMPAIRED	1	20.8	21.1	21.6	29.1	9.5
	2+	5.4	3.8	9.2	3.2	9.1
WORK-RELATED	1	22.0	19.6	33.1	24.4	18.2
	2	3.8	3.6	6.2	3.6	4.3
	3+	7.6	7.6	10.4	3.3	11.8
DEVELOPMENTALLY DISABLED	1	16.4	17.7	16.5	13.3	17.4
CHRONICALLY MENTALLY ILL	1	7.7	5.4	17.7	4.5	11.4
	2	3.3	3.1	3.1	3.1	3.9
	3+	6.1	7.3	3.1	2.9	8.7
BLIND	1	8.2	10.3		4.8	13.5
OTHER TYPE OF DISABILITY	1	15.3	17.6	6.2	13.7	18.6
	2	6.4	5.8	6.2	7.4	4.3
	3+	8.3	8.9	6.2	6.0	9.8

### Use of Services

- Households with a disabled person earning 60% or less of the Area Median Income are most likely to use rent assistance to lower the amount they pay for rent, followed by low interest rehabilitation loans to make safety and health improvements.



Source: Household Survey

### Housing Problems

- There are not significant differences by area or tenure among households with a disabled person who are paying more than 30% of their income for housing and would be considered housing cost burdened, except that 20% of renters are paying more than half of their income for rent and utilities. This tracks with the percent of renters who have been behind in their housing payment at least once during the past two years.

### Housing Cost Burden and Behind in Housing Payment

	Jefferson County	Incorporated	Unincorporated	Tenure	
				Own	Rent
30% or less	57.4	56.5	53.9	57.7	57.2
30.1 to 35%	12.9	10.3	23.9	11.7	14.8
35.1 to 40%	7.4	7.6	8.9	9.6	5.7
40.1 to 50%	7.1	6.3	8.9	12.7	2.0
Over 50%	15.3	19.3	4.4	8.3	20.2
	100.0	100.0	100.0	100.0	100.0
Number of Times Behind in Housing Payment the Past Two Years					
Never	94.2	96.5	88.0	96.9	90.1
1 - 3 times	4.5	3.3	12.0	2.8	7.2
4 or more times	1.3	0.2		0.3	2.7
	100	100	100	100	100

### Employment Among the Disabled

- About half of the disabled are employed or students. Of those who are not working, 39% are retired and 12% are unemployed.
- Households with a disabled person are more likely to have retirement and Social Security listed as their primary sources of income, most likely because a large number are persons age 65 or older.

### Employment Status and Source of Income – Households with a Disabled Person

	Jefferson County	Incorporated	Unincorporated	Tenure	
				Own	Rent
EMPLOYMENT STATUS					
Self employed	7.4	4.3	22.0	10.2	2.4
Employed by others	31.5	31.1	30.4	31.4	29.4
Unemployed	12.0	13.0	9.6	9.2	19.1
Homemaker	6.6	6.9	4.2	4.8	10.2
Retired	38.6	39.8	33.8	39.3	38.9
Student	3.8	4.9		5.0	

Source: Household Survey

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## OPPORTUNITIES AND CONSTRAINTS

This section of the report reviews opportunities to be considered in Jefferson County based on the findings of the study. It focuses primarily on for-sale housing opportunities, program options that may have support and interest in the community and rental housing needs.

### GAP Analysis

This section examines gaps in the housing market relative to demand for housing in Jefferson County. This information is intended to be used to estimate where housing programs may need to be focused to improve affordability for residents and employees in Jefferson County. It is not intended to provide a definitive representation of market demand for housing produced at different AMI ranges. It does provide some indication of where housing demand is the greatest today and into the future.

### Existing Potential Demand - Entry Level Buyers

Most buyers earning 80% to 120% of the Area Median Income would be entry-level buyers or those seeking to move from their first home to a slightly larger unit. In Jefferson County, homes priced at \$138,000 for one-person earning 80% of the AMI up to \$248,000 for a three-bedroom that is affordable to households at 120% of the AMI would be needed. While there are many homes available toward the upper end of this spectrum, few are found in the lower ends and it is unlikely that there are a sufficient number to meet the potential demand indicated from the survey. There are a substantial number of potential buyers looking for homes priced within these ranges. More details are included in the section on ownership opportunities.

#### Entry-Level and Step-Up Housing Market Potential

	% of Potential		% of Potential	
	Owners	Buyers	Renters	Buyers
	41,384	100%	56,660	100%
80% to 120% AMI	13,657	33.0%	10,765	19.0%

### Demand from Growth

- If current resident employment patterns continue, Jefferson County will need to add 1,015 residential units annually to keep up with projected job growth and retain the same percentage of residents holding jobs offered in Jefferson County. This does not take into account demand that will be result in the County from those working in other metro areas who may choose to live in Jefferson County.
- If employees follow the same owner and renter distribution patterns by income, housing that is affordable would fall into the following distribution. It is likely that most employees will earn more than 30% of the AMI.

## Housing and Employment Annual Demand

	Owners	Renters
30% or less AMI	24	61
30.1% - 50% AMI	23	37
50.1% - 60% AMI	43	19
60.1% - 80%	91	37
80.1 to 120%	240	52
OVER 120% AMI	316	73
TOTAL	736	279

## Rental Housing

The gap for rental housing was prepared using 2000 Census data. This information indicates that there are gaps in the rental housing supply for units priced at or below \$500 per month and those priced at or above \$1,875 per month. To calculate the gap, the rents a household could afford to pay at the top end of the income range was compared to the number of households with incomes in that range and the number of units that were priced in that range in 2000. The

Rental Housing Gap					
	# of Renters	% of Renters	Affordable Rent	% Rentals at this rent	Gap
Less than \$5,000	1,965	3.5%	\$125	2.3%	-1.2%
\$5,000 to \$9,999	3,284	5.8%	\$250	0.9%	-4.9%
\$10,000 to \$14,999	3,848	6.8%	\$375	5.0%	-1.8%
\$15,000 to \$19,999	3,904	6.9%	\$500	4.1%	-2.8%
\$20,000 to \$24,999	4,716	8.3%	\$625	20.2%	11.9%
\$25,000 to \$34,999	9,763	17.2%	\$875	32.4%	15.1%
\$35,000 to \$49,999	11,898	21.0%	\$1,250	21.8%	0.8%
\$50,000 to \$74,999+	17,294	30.5%	\$1,875	13.9%	-16.6%
TOTAL	56,672	100.0%		100.5%	0.5%

Source: 2000 Census

## For Sale Housing Opportunities

In Jefferson County, there are 41,834 owners who are considering buying another home, which equates to around 28% of all owners. There are an estimated 56,660 renters who are interested in buying a home, or 87% of those who currently rent.

Would Like to Buy a Home			
	Owners	Renters	Total
	149,407	56,660	206,067
% Want to buy	28.0%	87.0%	
# Want to buy	41,834	49,294	91,128

- Owners are more likely to have larger households than renters, except for renters living in unincorporated Jefferson County. Renters wanting to buy who live in this part of the county have an average household size of 3.3 persons compared to 2.4 for renters in the entire county.

### Household Size of Renters and Owners Wanting to Buy

	Owners			Renters		
	Jefferson County	Incorporated	Unincorporated	Jefferson County	Incorporated	Unincorporated
1 Person	17.1	17.4	18.5	22.7	24.8	20.0
2 Persons	45.2	42.5	47.7	37.0	36.0	26.7
3 Persons	15.6	16.1	13.8	17.3	19.5	
4 Persons	13.7	16.2	9.2	11.4	10.2	26.7
5 Persons	4.8	4.4	6.2	10.3	9.0	20.0
6+ Persons	3.6	3.3	4.6	1.2	0.5	6.7
TOTAL	100%	100%	100%	100%	100%	100%
Ave. HH Size	2.6	2.6	2.5	2.6	2.4	3.3

### Income

- Generally, renters earning 60% or more of the Area Median Income are considered good candidates for purchasing a home. In Jefferson County, 58% of renters earn at or above this level. This results in an estimated 28,492 potential buyers among those currently renting.
- Most owners are looking to purchase a larger home. Of owners interested in buying another home, 75% earn more than 80% of the Area Median Income and could be interested in buying a larger home. This translates into an estimated 31,585 current owners.

### Area Median Income of Potential Buyers Among Owners and Renters

	Owners			Renters		
	Jefferson County	Incorporated	Un-incorporated	Jefferson County	Incorporated	Un-incorporated
30% or less AMI	3.2	2.7	4.7	22.1	25.3	13.3
30.1% - 50% AMI	3.1	4.6		13.2	13.2	6.7
50.1% - 60% AMI	5.8	7.9	1.6	6.9	5.7	13.3
60.1% - 80%	12.4	14.8	7.8	13.3	12.4	6.7
80.1 to 120%	32.6	28.7	39.1	18.5	17.2	33.3
OVER 120% AMI	42.9	41.4	46.9	26.0	26.3	26.7
	100%	100%	100%	100%	100%	100%

The following table shows affordable sales prices for households of different sizes and by various levels of the Area Median Income. These prices assume a 6.5% interest rate for a 30-year loan with a 5% down payment. To remain affordable, 30% of gross monthly income was used, with 15% of this amount allocated for taxes, insurance, private mortgage insurance and home owners dues.



### Sales Prices by Area Median Income and Household Size

	60% AMI	Sales Price	80% AMI	Sales Price	100%	Sales Price	120%	Sales Price
1 person	\$29,340	\$80,623	\$39,150	\$138,684	\$48,900	\$134,371	\$58,680	\$161,245
2 person (2-BDR)	\$33,540	\$94,956	\$44,750	\$158,502	\$55,900	\$158,261	\$67,080	\$189,913
3 person (3-BDR)	\$37,740	\$109,990	\$50,350	\$178,320	\$62,900	\$183,316	\$75,480	\$219,980
4 person (3-BDR)	\$41,940	\$123,976	\$55,900		\$69,900	\$206,627	\$83,880	\$247,953
5 person (4-BDR)	\$45,300	\$135,795	\$60,400	\$220,163	\$75,500	\$226,325	\$90,600	\$271,590
6 person (4-BDR)	\$48,660	\$149,919	\$64,850	\$232,362	\$81,100	\$249,865	\$97,320	\$299,838

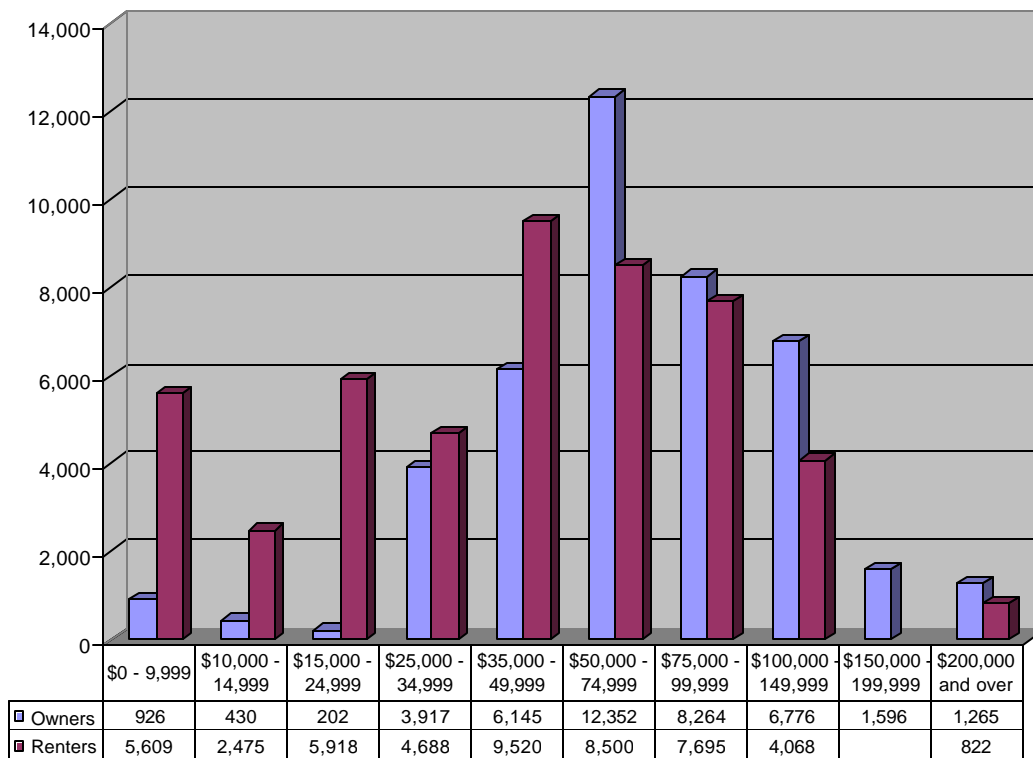
- The mean and median incomes of owners are significantly higher than renters throughout Jefferson County, which indicates that renters are most likely to be the target market for entry level housing and that although many renters may be interested in buying, a significant portion may have incomes that are too low to purchase homes without deep subsidy.
- Incomes of both renters and owners living in unincorporated Jefferson County are consistently higher than all of the county or those living in incorporated areas of Jefferson County.

### Mean and Median Income of Owners and Renters Who Want to Buy

	Owners			Renters		
	Jefferson County	Incorporated	Unincorporated	Jefferson County	Incorporated	Unincorporated
Mean	\$84,588	\$78,891	\$100,305	\$54,352	\$54,790	\$59,213
Median	\$66,000	\$64,987	\$70,000	\$43,000	\$43,000	\$65,000

- Interest and the greatest number of potential buyers among both owners and renters is found among households earning \$35,000 or more. This interest peaks among households earning \$50,000 to \$74,000. At this income, an affordable home price would range from \$135,000 to \$225,000.

**Income Distribution of Owners and Renters Wanting to Buy**



- Current owners who want to buy are more likely to earn over 80% of the AMI and be two person households.
- Among renters, interest is at all income levels, with potential buyers most likely to consist of one and two person households earning 60% or less of the Area Median Income. Potential Buyers Adjusted by AMI, Household Size and Tenure.

### Potential Buyer by AMI and Tenure

	1	2	3	4	5	6+	
Owners that want to buy	Person	Persons	Persons	Persons	Persons	Persons	TOTAL
30% or less AMI	7.1	1.8		6.3			2.9
30.1% - 50% AMI	2.4	4.4		6.3			3.3
50.1% - 60% AMI	9.5	6.2		3.1	16.7		5.8
60.1% - 80%	16.7	8.8	13.9	9.4	16.7	37.5	12.3
80.1 to 120%	35.7	30.1	44.4	21.9	41.7	37.5	32.9
OVER 120% AMI	28.6	48.7	41.7	53.1	25.0	25.0	42.8
Total	100%	100%	100%	100%	100%	100%	100%

	1	2	3	4	5	6+	
Renters that want to buy	Person	Persons	Persons	Persons	Persons	Persons	TOTAL
30% or less AMI	39.4	14.3	34.6	8.6	6.3	25.0	22.1
30.1% - 50% AMI	10.6	10.5	32.7		3.1	75.0	13.3
50.1% - 60% AMI	7.6	1.0	1.9	2.9	37.5		6.8
60.1% - 80%	10.6	20.0			34.4		13.3
80.1 to 120%	15.2	17.1	15.4	54.3			18.7
OVER 120% AMI	16.7	37.1	15.4	34.3	18.8		25.9
	100%	100%	100%	100%	100%	100%	100%

Source: Household Survey

- Among owners, the most often noted reason for wanting to purchase another home was to find a larger home. This was more of a factor among those living in incorporated communities.

### Reasons Why Owners Want to Buy

	Jefferson County	Incorporated	Unincorporated
To find a larger home	37.9	41.1	31.3
Other reason	26.2	25.6	29.9
To live in a more rural setting	23.6	25.1	19.4
To live in a different community	20.1	23.4	9.0
To find a smaller home	15.9	15.7	14.9
To find a single-family residence	10.4	10.6	9.0
To be closer to work	8.8	7.6	10.4
To find an attached residence (condo/townhome/duplex)	7.7	8.5	4.5
To live closer to city/ town services	3.4	2.7	4.5
	154.0	160.3	132.8

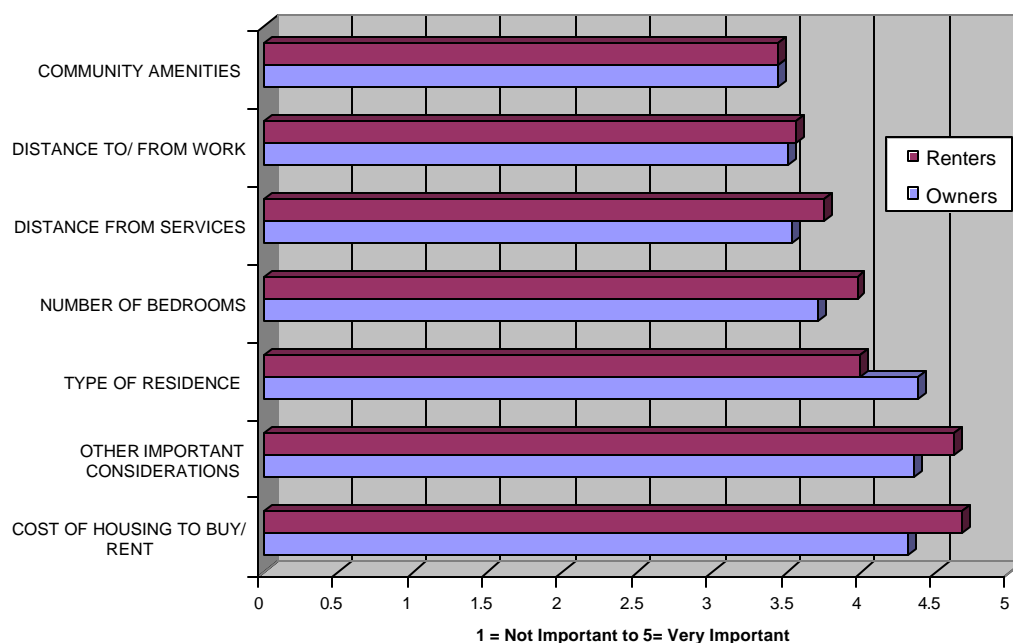
- Renters noted several reasons why a home had not been yet purchased, usually related to cost and down payment requirements.

## Reasons Why Renters Have Not Purchased a Home

	Jefferson County	Incorporated	Unincorporated
High down payment requirement	50.8	46.0	80.0
Housing in my price range not available where I want to live	42.5	41.6	46.7
Total cost	41.0	40.9	40.0
Can't qualify for a loan	40.4	39.0	46.7
Cheaper to rent	19.6	23.7	6.7
Other	13.3	12.3	20.0
Lack of housing choice (e.g. no single family homes)	13.3	9.7	33.3
Total	221.0	213.1	273.3

- Renters looking to buy are more sensitive about cost, but also consider other factors, including distance from services and employment.
- Owners wanting to purchase another home are most interested in the type of residence.

## Important Considerations When Looking for a Place to Live Factors Considered When Looking for a Place to Live



## Program Opportunities

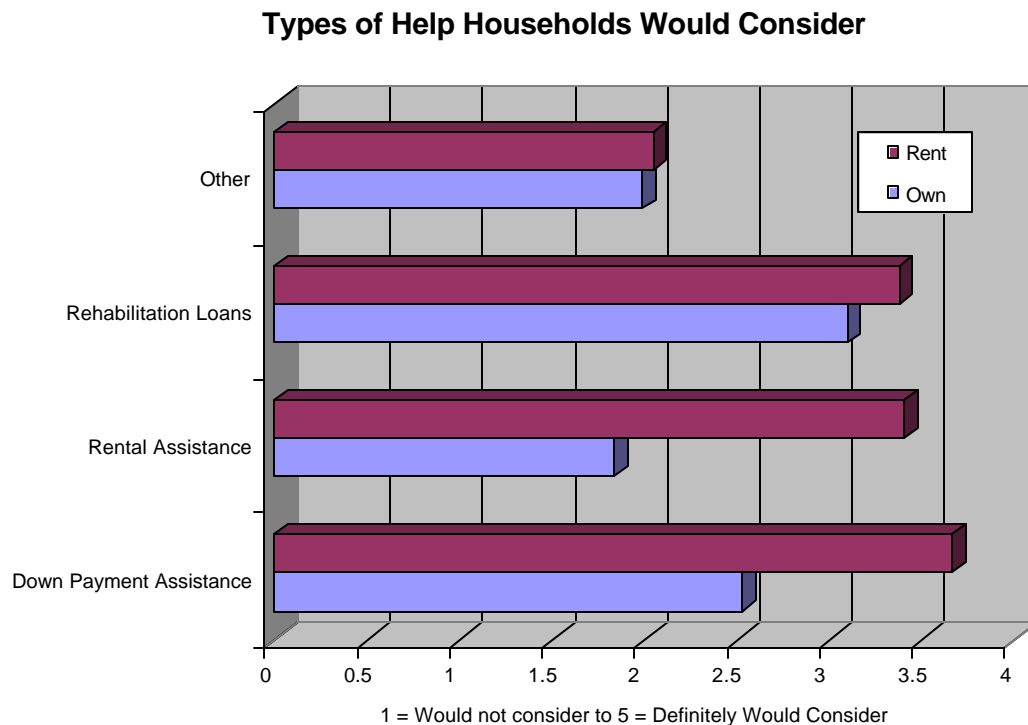
The household survey asked respondents about their interest and potential use of program in Jefferson County. This section provides a recap of these programs, which have also been presented in other sections of this report.

## Senior Programs

- Seniors that rent are more inclined to use services, particularly affordable rental housing.
- Although most owners indicated they *would not* use a reverse annuity mortgage program, 10% indicated they would definitely consider such a program. Another 13% of owners indicated they would use a program to rehabilitate their home.
- Overall, seniors would prefer to remain in their own homes and are not inclined toward a senior only community. Although this is the case, one-third of renters would prefer this type of living environment.
- Among seniors who own their homes, 15% would like to buy a new home.
- Service providers noted that there were a sufficient number of assisted living and nursing home beds in Jefferson County; they were not having difficulty locating places for seniors needing this living arrangement. There were; however, a lack of Medicaid beds in both assisted living and nursing homes.
- Transportation was noted as one of the major problems faced by seniors and those with disabilities, particularly if they live in the mountain communities.

## Down Payment Assistance, Rehabilitation and Rental Assistance Programs

- Renters are more inclined toward using all of the services, with down payment assistance having the most interest.



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## **APPENDICES**

### **Community Profiles**

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## **PROFILES**

This section of the report provides a profile based on both 2000 Census data and information obtained through the household surveys. Individual community profiles are included in the appendices. This information provides a quick and easy reference for many of the communities in Jefferson County that are part of the consolidated planning area. Trends and observations are noted for each of the communities studied is included as an introduction to each of the communities.

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**Jefferson County**  
**Housing Study Profiles**  
**November 2003**

**Key Findings**

Key findings are a synthesis of information obtained from the 2000 Census and the Household Survey done as part of the Jefferson County Housing Needs Assessment. A complete synthesis of findings and program considerations are described in the Jefferson County Housing Needs Assessment.

**Overview**

- *There is a large senior population (15%) in the area. According to the Department of Local Affairs, Jefferson County is projected to more than double its senior population (age 65 by 2020) adding about 53,000 Seniors. This represents the largest numerical increase in seniors of any county in the Metro area. This indicates that there will be continued and growing senior housing needs in Jefferson County.*

Growth in Age 65+				
	2000	2020	# change	% change
Adams	28,094	60,818	32,724	116%
Arapahoe	42,342	90,823	48,481	114%
Boulder	20,796	46,762	25,966	125%
Broomfield	2,584	6,813	4,229	164%
Clear Creek	658	1700	1,042	158%
Denver	62,203	84,727	22,524	36%
Douglas	7,528	34,347	26,819	356%
Gilpin	270	797	527	195%
Jefferson	51,073	104,510	53,437	105%

- *There is a high concentration of single parents (8.8% in Jefferson County). It is expected that this will be a growing segment of population.*
- *There has been a significant increase in the number and percentage of overcrowded units in the County since the last census.*
- *Median household income grew 47% since 1990; however, rents increased 67% during the same period and the value of owner occupied housing increased 100% during this period, indicating that income did not keep pace with changes in housing costs.*
- *About 45% of owners could afford their residence at its current market rate, indicating that income has kept up with housing cost for these owners. When considering a new place to buy, owners are looking for a larger home, with many interested in living in a more rural setting and/or moving to a different community. Owners in the County as a whole are more interested in finding a single-family residence than residents in the profiled communities (Arvada, Edgewater, Golden, Mountain View, Westminster and Wheat Ridge), indicating that single-family residences are either more scarce and/or in higher demand from other (non-profiled) regions of the County.*



- 
- *Renters that want to buy have not bought primarily because of the high down payment requirement, because housing is not available where they want to live that they can afford and inability to qualify for a loan. About 52% of renters “would definitely consider” a down payment assistance program and 17% are willing to consider purchasing a “fixer-upper”.*
  - *About 74% of renters earning less than 30% of the AMI and 53% of those earning 30% to 50% of the AMI are cost burdened. The percentage of cost burdened households drops to 35% for those earning 50% to 80% of the AMI, indicating that more rentals affordable to 50% AMI and less households may be needed in the county. This is probably one of the reasons that 43% of renters would definitely consider a rent assistance program and why 51% of renters felt that housing was one of the most critical or serious problems facing Jefferson County.*
  - *The percentage of cost-burdened owners earning between 50% 95% AMI is higher than the percentage of cost-burdened renters earning in this range. This suggests that owners in this income range are vulnerable and may need assistance with credit counseling and budget planning.*
  - *Many renters consider purchasing homes when they earn 60% to 100% of the AMI. To purchase a home, entry-level housing priced at \$95,000 to \$185,000 would be needed to retain affordability of these households at existing levels.*
  - *About 20% of owners live in homes that are in fair to poor condition with 28% indicating they “would definitely consider” a low interest rehabilitation loan. This indicates that a rehabilitation loan program targeting \$5,000 to \$15,000 in repairs could benefit many owners in the area.*
  - *Generally, residents of Jefferson County believe it is important for seniors to remain in the community, as was having housing for community service employees (fire fighters, teachers, etc.). Renters thought it was important to have a variety of housing options for renters and buyers, and owners thought this was somewhat important.*

**Housing Profile 2000**  
**Jefferson County - Pop. 527,056**

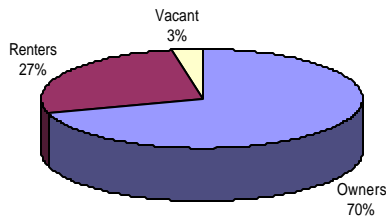
**Housing Unit Estimates and Physical Characteristics**

*Use/Tenure*

	#	%
Housing Units	212,488	
Occupied as primary home	206,067	97.0%
Owners*	149,407	72.5%
Renters*	56,660	27.5%
Vacant	6,421	3.0%
Seasonal/recreational use	1,555	.7%

\* Percent of occupied units, not total units.

*Occupancy*



*Type of Structure*

	#	%
Single-Family	141,553	66.6%
Multi-Family	68,491	32.2%
Mobile Homes	2,051	1.0%

*Units in Structure*

	#	%
1-unit, detached	141,553	66.6%
1-unit, attached	18,142	8.5%
2 units	2,819	1.3%
3 or 4 units	6,612	3.1%
5 to 9 units	9,993	4.7%
10 to 19 units	12,724	6.0%
20 or more units	18,491	8.7%
Mobile home	2,051	1.0%
Boat, RV, van, etc.	103	0%

*Overcrowding/Occupants per Room*

	#	%
1.00 or less	201,060	97.6%
1.01 to 1.50	2,821	1.4%
1.51 or more	2,186	1.1%
Overcrowded	5,007	2.5%

*Type of Heat*

	#	%
Utility gas	167,647	81.4%
Bottled, tank, or LP gas	5,582	2.7%
Electricity	29,199	14.2%
Wood	1,437	.7%
Solar energy	243	.1%
Other fuel/none	1,959	1.0%

*Year Structure Built*

	#	%
1999 to March 2000	4,442	2.1%
1995 to 1998	17,992	8.5%
1990 to 1994	15,913	7.5%
1980 to 1989	41,139	19.4%
1970 to 1979	63,553	29.9%
1960 to 1969	33,359	15.7%
1940 to 1959	28,995	13.6%
1939 or earlier	7,095	3.3%
Built since 1990	38,347	18.1%

*Year Moved Into Current Residence*

	#	%
1999 to March 2000	43,364	21.0%
1995 to 1998	64,460	31.3%
1990 to 1994	38,517	18.7%
1980 to 1989	29,112	14.1%
1970 - 1979	18,973	9.2%
1969 or earlier	11,641	5.6%

## Household Demographics

*Household Size*

	<b>Total</b>	<b>Owners</b>	<b>Renters</b>
Avg. Persons/Unit	2.52	2.63	2.22

*Persons Per Unit*

	<b>Owners</b>		<b>Renters</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
1-person	29156	19.5%	21372	37.7%
2-person	55827	37.4%	17156	30.3%
3-person	25503	17.1%	8603	15.2%
4-person	25171	16.8%	5652	10.0%
5-person	9437	6.3%	2516	4.4%
6-person	2926	2.0%	861	1.5%
7+ person	1387	.9%	500	.9%
Total	149407	100%	56660	100%

*Bedrooms Per Housing Unit*

	<b>#</b>	<b>%</b>
No bedroom	3,199	1.5%
1 bedroom	22,577	10.6%
2 bedrooms	52,126	24.5%
3 bedrooms	71,284	33.5%
4 bedrooms	49,206	23.2%
5 or more bedrooms	14,096	6.6%

*Senior Households*

<b>Householder Age</b>	<b>Owners</b>	<b>Renters</b>	<b>Total</b>
65 to 74 years	15293	2405	17698
75 to 84 years	8444	2520	10964
85 years and over	1583	1385	2968
Total	25320	6310	31630
% of Households	16.9%	11.1%	15.3%

*Households with Children*

	<b>#</b>	<b>%</b>
Total Households	206067	100%
With one or more persons <18	73145	35.5%
Married-couple family	54342	26.4%
Single parent family	18069	8.8%
Nonfamily households	734	.4%

*Race/Ethnicity*

	<b>#</b>	<b>%</b>
White	191425	92.9%
Black or African Amer.	1557	.8%
Am. Indian/Alaska Native	1361	.7%
Asian	3526	1.7%
Hawaiian/ Pacific Islander	120	.1%
Some other race	5135	2.5%
Two or more races	2943	1.4%
Hispanic or Latino	15466	7.5%

*Household Type*

	<b>Owners</b>	<b>Renters</b>	<b>Total</b>	<b>%</b>
Total	149407	56660	206067	100%
Family households	113149	27290	140439	68.2%
Married-couple	97609	15998	113607	55.1%
Male householder/ no wife	4691	3323	8014	3.9%
Female householder/ no husband	10849	7969	18818	9.1%
Nonfamily households	36258	29370	65628	31.8%
Male householder	16203	15897	32100	15.6%
Living alone	12271	11013	23284	11.3%
Not living alone	3932	4884	8816	4.3%
Female householder	20055	13473	33528	16.3%
Living alone	16885	10359	27244	13.2%
Not living alone	3170	3114	6284	3.0%

*Age Distribution*

<b>Age of Householder</b>	<b>Owners</b>	<b>Renters</b>	<b>Total</b>	<b>%</b>
15 to 24 years	1484	7721	9205	4.5%
25 to 34 years	17771	16566	34337	16.7%
35 to 44 years	40054	13327	53381	25.9%
45 to 54 years	40838	8699	49537	24.0%
55 to 64 years	23840	4037	27977	13.6%
65 to 74 years	15293	2405	17698	8.6%
75 to 84 years	8444	2520	10964	5.3%
85 years and over	1583	1385	2968	1.4%

## Income, Housing Costs and Affordability

*1999 Median Incomes*

	<b>Median in 1999</b>
Household Income	\$57,339
Owner Households	\$67,258
Renter Households	\$38,810
Family Income	\$67,310
Per Capita Income	\$28,066

*2003 Median Family Income*

	<b>50%</b>	<b>80%</b>	<b>100%</b>
1 person	\$24450	\$39150	\$48900
2 person	\$27950	\$44750	\$55900
3 person	\$31450	\$50350	\$62900
4 person	\$34950	\$55900	\$69900
5 person	\$37750	\$60400	\$75500
6 person	\$40550	\$64850	\$81100

*Change - Median Family Income, 1999–2003*

<b>1999</b>	<b>2003</b>	<b>% Change</b>
\$67,310	\$69,900	3.8%

*Income Distribution*

	<b>Owners</b>	<b>Renters</b>	<b>Total</b>	<b>%</b>
Less than \$5,000	1335	1965	3300	1.6%
\$5,000 to \$9,999	1598	3284	4882	2.4%
\$10,000 to \$14,999	3048	3848	6896	3.3%
\$15,000 to \$19,999	3692	3904	7596	3.7%
\$20,000 to \$24,999	4323	4716	9039	4.4%
\$25,000 to \$34,999	12368	9763	22131	10.7%
\$35,000 to \$49,999	21443	11898	33341	16.2%
\$50,000 to \$74,999	37854	10819	48673	23.6%
\$75,000 to \$99,999	27336	3977	31313	15.2%
\$100,000 - \$149,999	23803	1776	25479	12.4%
\$150,000 or more	12595	722	13317	6.5%

*Percent Income Spent on Housing*

	<b>Owners</b>	<b>Renters</b>	<b>Total</b>
<15%	43045	8320	51365
15 to 19%	24330	9055	33385
20 to 24%	21206	8527	29733
25 to 29%	15136	7480	22616
30 to 34%	9148	5238	14386
35+%	19319	15912	35231
Not computed	485	1818	2303
% Cost Burdened	21.5%	37.5%	26.2%

# Cost Burdened	28467	21150	49617
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*Median Housing Prices/Costs*

	<b>2000</b>
Value – Owner Occupied	\$187,900
Mortgage	\$1,288
Gross Rent	\$760
Contract Rent	\$695

*Value of Owner-Occupied Units*

	<b>#</b>	<b>%</b>
Less than \$50,000	202	.2%
\$50,000 to \$99,999	3686	2.8%
\$100,000 to \$149,999	26432	19.9%
\$150,000 to \$199,999	46112	34.8%
\$200,000 to \$299,999	37271	28.1%
\$300,000 to \$499,999	15287	11.5%
\$500,000 to \$999,999	3452	2.6%
\$1,000,000 or more	227	.2%

*Mortgage Amount*

	<b>#</b>	<b>%</b>
Less than \$300	210	.2%
\$300 to \$499	1732	1.3%
\$500 to \$699	5197	3.9%
\$700 to \$999	20302	15.3%
\$1,000 to \$1,499	43755	33.0%
\$1,500 to \$1,999	22673	17.1%
\$2,000 or more	13715	10.3%
With a mortgage	107584	81.1%
Not mortgaged	25085	18.9%

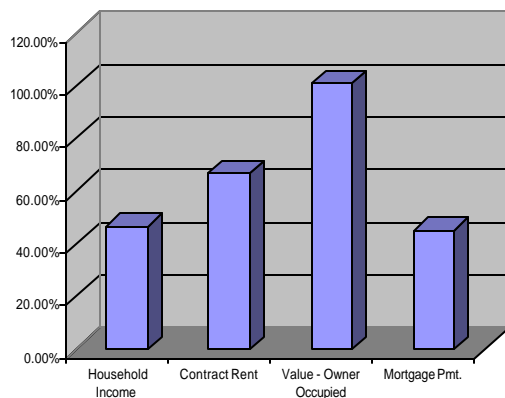
*Gross Rent*

	<b>#</b>	<b>%</b>
Less than \$200	1306	2.3%
\$200 to \$299	932	1.7%
\$300 to \$499	4638	8.2%
\$500 to \$749	19852	35.2%
\$750 to \$999	16625	29.5%
\$1,000 to \$1,499	9969	17.7%
\$1,500 or more	1877	3.3%
No cash rent	1151	2.0%

## Trends and Comparisons

	1990	2000	% Change
<b>Housing Units &amp; Households</b>			
# Housing Units	178,611	212,488	19.0%
# Occupied Housing Units	166,545	206,067	23.7%
Recreational	1,423	1,555	9.3%
Total Vacant	12,066	6,421	-46.8%
Homeownership Rate	70.1%	72.5%	3.4%
<b>Household Size</b>			
Renters	2.24	2.22	-.9%
Owners	2.75	2.63	-4.4%
Overcrowded Units	2,614	5,007	91.5%
<b>Affordability</b>			
Cost Burdened Households #	39,836	49,617	24.6%
Cost Burdened Households %	26.0%	26.2%	.8%
<b>Median Incomes</b>			
Household Income	\$39,084	\$57,339	46.7%
Family Income	\$44,679	\$67,310	50.7%
Per Capita Income	\$17,310	\$28,066	62.1%
<b>Median Housing Costs</b>			
Contract Rent	\$416	\$695	67.1%
Value – Owner Occupied	\$93,600	\$187,900	100.7%
Mortgage Pmt.	\$887	\$1,288	45.2%

% Increase, 1990 – 2000



Comparison to State of Colorado

	State of Colorado	Jefferson County
Owner Occupied Units	67.3%	72.5%
Renter Occupied Units	32.7%	27.5%
Value – Owner Occupied	\$160,100	\$187,900
Mortgage, Median	\$1,197	\$1,288
Contract Rent, Median	\$611	\$695
Household Income	\$47,203	\$57,339
Family Income	\$55,883	\$67,310
Change in Household Income, 1990 - 2000	56.6%	46.7%
% Cost Burdened	29.3%	26.2%
Residential Growth Rate, 1990 - 2000	22.4%	19.0%

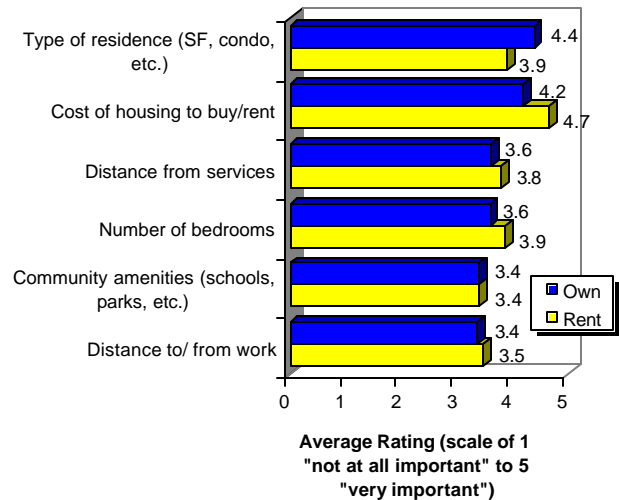
**Survey Profile 2003**  
**Jefferson County - 206,067 Households**

**Housing Preferences**

*Would You Prefer To:*

	<i>Owner</i>	<i>Renter</i>
Buy new home that is smaller than an old home for same price	19%	15%
Buy older home in good condition that costs less than a new home of the same size	44%	47%
Purchase a fixer-upper that costs less than new or older home	8%	17%
No preference as long as the residence is in my price range	29%	22%

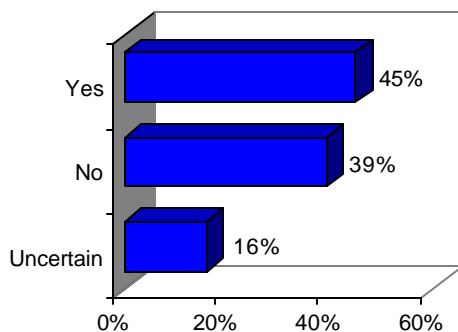
**How important are the following factors to you when deciding on a residence?**



*Want to Buy a Different Home?*

	<i>Jefferson County</i>
Yes	28%
No	72%

**“Could you afford your current home at its market rate today?”**



**Owners**

*Why Do You Want to Buy a Different Home?*

	<i>Jefferson County</i>
To find a larger home	37%
Other reason	26%
To live in a more rural setting	24%
To live in a different community	21%
To find a smaller home	16%
To find a single-family residence	11%
To be closer to work	9%
To find an attached residence	8%
To live closer to city/town services	3%

## Renters

### Want to Buy a Home?

	Jefferson County
Yes	87%
No	13%

### Why Have You Not Bought a Home?

	Jefferson County
High down payment requirement	49%
Housing in my price range not available where I want to live	43%
Can't qualify for a loan	41%
Total cost	40%
Cheaper to rent	21%
Lack of housing choice (e.g. no single family homes)	14%
Other	12%

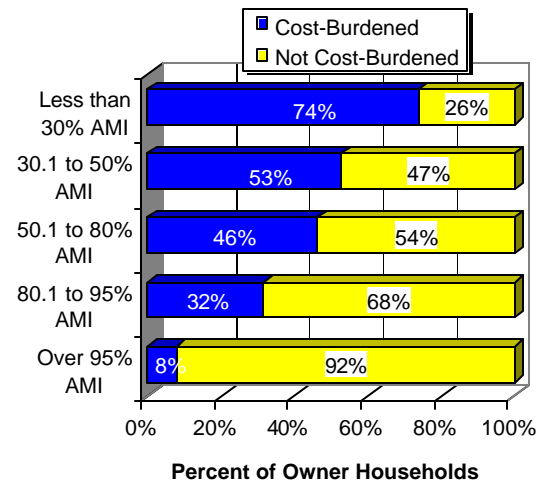
## Households By AMI

### AMI Distribution of Households

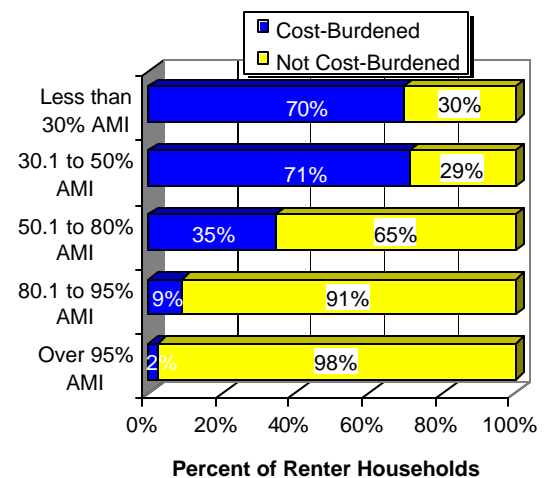
	Jefferson County		
AMI Range	Owner	Renter	Total
30% or less	3.4%	15.6%	6.8%
30.1% to 50%	5.5%	14.9%	8.1%
50.1 to 80%	14.0%	26.6%	17.5%
80 to 95%	8.7%	11.2%	9.4%
Over 95%	68.3%	31.7%	58.3%
	100%	100%	100%
Total	149,407	56,660	206,067

Source: 2000 Census; CHAS

### Cost-Burdened Owner Households By AMI



### Cost-Burdened Renter Households By AMI



## Housing Problems

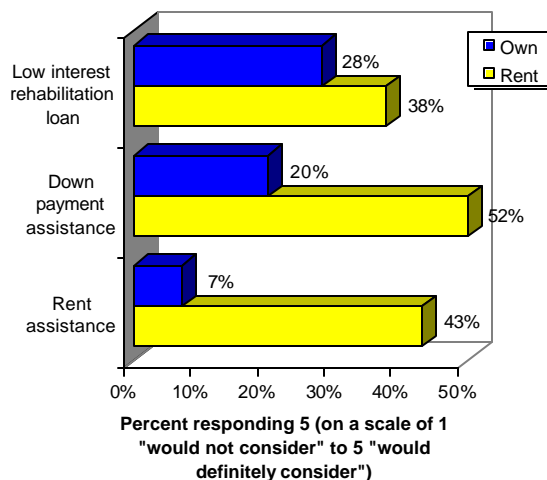
### Behind in Payments During Last 2 Years

	Owner	Renter
Never	92%	81%
1 to 3 times	4%	11%
4 or more times	4%	8%

### Condition of Home

	Owner	Renter
Good or Excellent	81%	65%
Fair (needs repairs <\$5K)	16%	26%
Poor (needs repairs \$5 - \$10K)	3%	5%
Very Poor (needs repairs >\$10K)	1%	4%

### Respondents That Would Definitely Consider the Following Types of Help With Housing



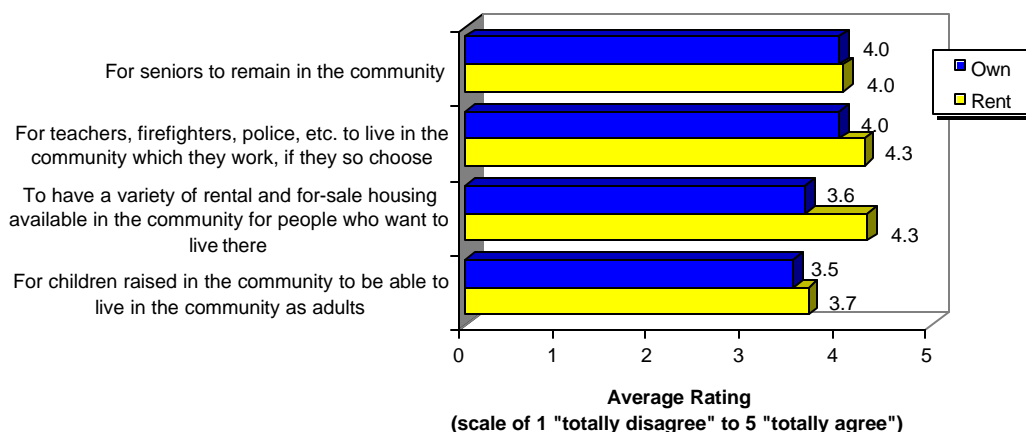
### Home repairs completed within last 3 years

	Owner
Other	34%
Kitchen	27%
Plumbing	27%
Furnace	22%
Electrical	19%
Basement finish/ refinish	12%
Roof	15%
Additions	7%
NONE	23%

### Extent to Which Housing is a Problem in Jefferson County

	OWNER	RENTER
It is the most critical problem	6%	13%
One of the more serious problems	27%	39%
A problem among others needing attention	37%	30%
One of our lesser problems	17%	10%
I don't believe it is a problem	14%	8%

### "Do you agree that it is important..."





## Employment

### Employment status

	Owner	Renter
Employed by others	52%	59%
Retired	20%	12%
Self employed	14%	9%
Homemaker	5%	6%
Student	4%	5%
Unemployed	4%	9%

### Primary source of income

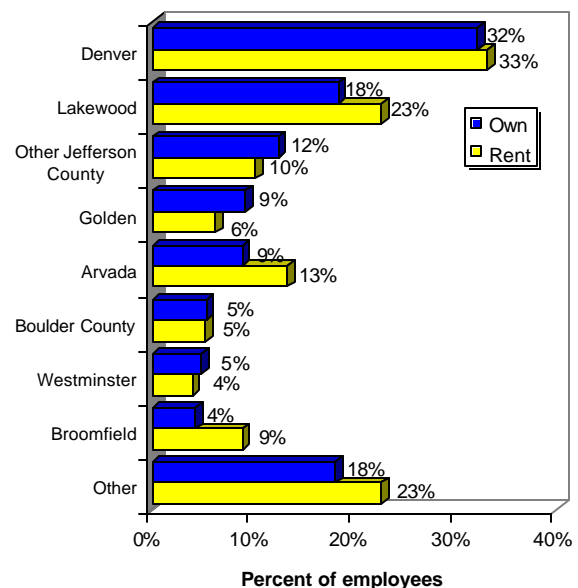
	Owner	Renter
Professional services	20%	12%
Retirement income	14%	6%
Government	8%	10%
Social Security	8%	13%
Health care services	7%	8%
Service	7%	6%
Retail	5%	8%
Personal services (car repair, laundry, etc.)	5%	5%
Construction	4%	8%
Manufacturing	4%	6%
Unemployment	2%	2%
Agriculture/ food	2%	3%
TANF	0%	1%
Other	12%	12%

*Have you or anyone in your household been laid off in the last year?*

	OWNER	RENTER
None	86%	79%
Self only	5%	15%
Other employee only	6%	3%
Self and other employee	3%	3%

<i>Employees per Household</i>	1.4	1.2
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### Where Residents of Jefferson County Work



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## **Unincorporated Jefferson County – Housing Study Profiles November 2003**

### **Study Highlights**

Study highlights are based on a combination of 2000 Census information and the results from the household surveys conducted as part of the 2003 Jefferson County Housing Needs Assessment.

### **Overview**

*Unincorporated Jefferson County has experienced significantly growth since the 1990 Census. Households who have moved into the area tend to have higher incomes than the rest of the county and are more likely to be owners living in homes that are larger than incorporated communities – 68% of homes are three and four-bedroom. This reflects the higher percentage of families with and without children who are living in the area. Owners are generally satisfied with their current homes and do not show an inclination to move.*

*Of the 9,089 renters living in unincorporated Jefferson County, 91% (8,271) would like to buy a home. They have larger been discouraged from purchasing due to the high down payment requirement and because housing to purchase is not available where they want to live that they can afford, more so than most of the incorporated communities. Lack of housing choice was also selected more frequently than in other communities.*

*Respondents to the household survey are the least likely to “definitely consider” rent assistance when compared to incorporated regions of Jefferson County; however, this is not surprising, given that the Unincorporated County also has the lowest percentage of renters (14%).*

*The Unincorporated County has the highest percentage of self-employed workers than any profiled community. Professional services are the primary source of income for 23% of workers, where over one-half work within Jefferson County and about 32% commute to Denver.*

### **Conclusions and Program Options**

Demand for housing that is more affordable in unincorporated Jefferson County is likely to be driven by residential development and growth. This includes an increase in demand for retail and services, such as domestic help, childcare, retail and service businesses that support residences and schools. Typically, residential development follows non-residential development; however, in the case of the unincorporated areas, job growth is likely to follow the residential growth because of the need for more services.

Current renters in unincorporated Jefferson County are looking to purchase homes in the area; however, they cannot afford the higher priced homes that are currently available.

- Zoning in unincorporated Jefferson County should be evaluated and allow for multi-family housing that could be available for first time buyers or renters. Residents of these homes are likely to be employed in the area.
- Multi-family housing should be located in close proximity to transportation and in areas where some services are available. This will enhance job stability in the area as employees can live in closer proximity to service and retail jobs in the area and have easier access to these jobs.

**Housing Profile 2000**  
**Unincorporated Jefferson County - Pop. 181,666**

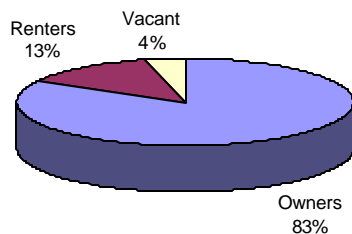
**Housing Unit Estimates and Physical Characteristics**

*Use/Tenure*

	#	%
Housing Units	69,460	100%
Occupied as primary home	66,734	96.1%
Owners*	57,645	86.4%
Renters*	9,089	13.6%
Vacant	2,726	3.9%
Seasonal/recreational use	1,168	1.7%

\* Percent of occupied units, not total units.

*Occupancy*



*Type of Structure*

	#	%
Single-Family	56,869	82.0%
Multi-Family	11,726	16.9%
Mobile Homes	765	1.1%

*Units in Structure*

	#	%
1-unit, detached	56,869	82.0%
1-unit, attached	5,058	7.3%
2 units	420	0.6%
3 or 4 units	956	1.4%
5 to 9 units	1,563	2.3%
10 to 19 units	1,949	2.8%
20 or more units	1,780	2.6%
Mobile home	765	1.1%
Boat, RV, van, etc.	19	0.0%

*Overcrowding/Occupants per Room*

	#	%
1.00 or less	65,982	98.9%
1.01 to 1.50	437	0.7%
1.51 or more	316	0.5%
Overcrowded	752	1.1%

*Type of Heat*

	#	%
Utility gas	52,516	78.7%
Bottled, tank, or LP gas	4,674	7.0%
Electricity	7,558	11.3%
Wood	1,291	1.9%
Solar energy	170	0.3%
Other fuel/none	524	0.8%

*Year Structure Built*

	#	%
1999 to March 2000	2,443	3.5%
1995 to 1998	7,073	10.2%
1990 to 1994	7,645	11.0%
1980 to 1989	15,886	22.9%
1970 to 1979	22,891	33.0%
1960 to 1969	6,599	9.5%
1940 to 1959	4,211	6.1%
1939 or earlier	2,631	3.8%
Built since 1990	17,161	24.7%

*Year Moved Into Current Residence*

	#	%
1999 to March 2000	11,904	17.8%
1995 to 1998	20,961	31.4%
1990 to 1994	14,726	22.1%
1980 to 1989	10,876	16.3%
1970 - 1979	6,408	9.6%
1969 or earlier	1,858	2.8%

## Household Demographics

### Household Size

	Total	Owners	Renters
Avg. Persons/Unit	2.71	2.77	2.35

### Persons Per Unit

	Owners		Renters	
	#	%	#	%
1-person	8,737	15.2%	2,904	32.0%
2-person	21,200	36.8%	2,921	32.1%
3-person	10,581	18.4%	1,521	16.7%
4-person	11,342	19.7%	1,045	11.5%
5-person	4,133	7.2%	451	5.0%
6-person	1,179	2.0%	154	1.7%
7+ person	473	0.8%	93	1.0%
Total	57,645	100%	9,089	100%

### Senior Households

Householder Age	Owners	Renters	Total
65 to 74 years	4,535	319	4,854
75 to 84 years	1,935	245	2,180
85 years and over	303	67	370
Total	6,773	631	7,404
% of Households	11.7%	6.9%	11.1%

### Households with Children

	#	%
Total Households	66,734	100%
With one or more persons <18	27,324	40.9%
Married-couple family	22,571	33.8%
Single parent family	4,566	6.8%
Nonfamily households	187	0.3%

### Race/Ethnicity

	#	%
White	63,795	95.6%
Black or African Amer.	335	0.5%
Am. Indian/Alaska Native	304	0.5%
Asian	783	1.2%
Hawaiian/ Pacific Islander	34	0.1%
Some other race	800	1.2%
Two or more races	683	1.0%
Hispanic or Latino	2,753	4.1%

### Household Type

	Owners	Renters	Total	%
Total	57,645	9,089	66,734	100%
Family households	46,443	4,887	51,330	76.9%
Married-couple	41,371	3,301	44,672	66.9%
Male householder/ no wife	1,602	522	2,124	3.2%
Female householder/ no husband	3,470	1,064	4,534	6.8%
Nonfamily households	11,202	4,202	15,404	23.1%
Male householder	5,648	2,460	8,108	12.1%
Living alone	4,239	1,667	5,906	8.9%
Not living alone	1,409	793	2,202	3.3%
Female householder	5,554	1,742	7,296	10.9%
Living alone	4,498	1,237	5,735	8.6%
Not living alone	1,056	505	1,561	2.3%

### Age Distribution

Age of Householder	Owners	Renters	Total	%
15 to 24 years	408	940	1,348	2.0%
25 to 34 years	6,470	2,720	9,190	13.8%
35 to 44 years	17,083	2,448	19,531	29.3%
45 to 54 years	17,853	1,683	19,536	29.3%
55 to 64 years	9,058	667	9,725	14.6%
65 to 74 years	4,535	319	4,854	7.3%
75 to 84 years	1,935	245	2,180	3.3%
85 years and over	303	67	370	0.6%

# Income, Housing Costs and Affordability

## 1999 Mean Incomes

	County	Unincorporated
Household Income	\$70,942	\$92,119
Owner Households	\$81,098	\$97,754
Renter Households	\$42,426	\$51,924
Family Income	\$81,301	\$101,064
Per Capita Income	\$28,066	\$34,031

## 2003 Median Family Income

	50%	80%	100%
1 person	\$24,450	\$39,150	\$48,900
2 person	\$27,950	\$44,750	\$55,900
3 person	\$31,450	\$50,350	\$62,900
4 person	\$34,950	\$55,900	\$69,900
5 person	\$37,750	\$60,400	\$75,500
6 person	\$40,550	\$64,850	\$81,100

## Change - Median Family Income, 1999–2003

1999	2003	% Change
\$67,310	\$69,900	3.8%

## Income Distribution

	Owners	Renters	Total	%
Less than \$5,000	446	195	641	1.0%
\$5,000 to \$9,999	362	317	678	1.0%
\$10,000 to \$14,999	856	394	1,250	1.9%
\$15,000 to \$19,999	1,029	357	1,385	2.1%
\$20,000 to \$24,999	1,165	621	1,786	2.7%
\$25,000 to \$34,999	3,102	1,336	4,438	6.7%
\$35,000 to \$49,999	6,395	1,924	8,319	12.5%
\$50,000 to \$74,999	13,378	2,198	15,577	23.3%
\$75,000 to \$99,999	11,413	919	12,333	18.5%
\$100,000 - \$149,999	11,765	550	12,315	18.5%
\$150,000 or more	7,765	247	8,013	12.0%

## Percent Income Spent on Housing

	Owners	Renters	Total
<15%	17,523	1,604	19,127
15 to 19%	11,045	1,403	12,448
20 to 24%	9,860	1,398	11,258
25 to 29%	6,788	1,245	8,033
30 to 34%	4,034	899	4,933
35+%	8,202	2,159	10,361
Not computed	193	382	575
% Cost Burdened	21.2%	33.6%	22.9%
# Cost Burdened	12,236	3,058	15,294

## Mean Housing Prices/Costs

	County	Unincorporated
Value – Owner Occupied	\$216,527	\$263,730
Mortgage	\$1,203	\$1,421
Gross Rent	\$788	\$906
Contract Rent	\$712	\$814

## Value of Owner-Occupied Units

	#	%
Less than \$50,000	61	0.1%
\$50,000 to \$99,999	791	1.4%
\$100,000 to \$149,999	6664	11.6%
\$150,000 to \$199,999	16352	28.4%
\$200,000 to \$299,999	19555	33.9%
\$300,000 to \$499,999	10798	18.7%
\$500,000 to \$999,999	3256	5.6%
\$1,000,000 or more	170	0.3%

## Mortgage Amount

	#	%
Less than \$300	150	0.3%
\$300 to \$499	1,289	2.2%
\$500 to \$699	4,739	8.2%
\$700 to \$999	9,855	17.1%
\$1,000 to \$1,499	18,907	32.8%
\$1,500 to \$1,999	12,713	22.1%
\$2,000 or more	9,993	17.3%
With a mortgage	49,744	86.3%
Not mortgaged	7,901	13.7%

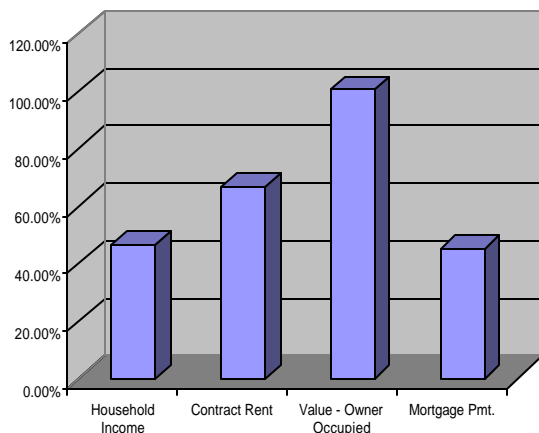
## Gross Rent

	#	%
Less than \$200	160	1.8%
\$200 to \$299	36	0.4%
\$300 to \$499	443	4.9%
\$500 to \$749	1,988	21.9%
\$750 to \$999	3,026	33.3%
\$1,000 to \$1,499	2,597	28.6%
\$1,500 or more	546	6.0%
No cash rent	293	3.2%

## Trends and Comparisons

	1990	2000	% Change
<b>Housing Units &amp; Households</b>			
# Housing Units	53,633	69,460	29.5%
# Occupied Housing Units	49,755	66,734	34.1%
Recreational	1,284	1,168	-9.0%
Total Vacant	3,878	2,726	-29.7%
Homeownership Rate	84.4%	86.4%	2.4%
<b>Household Size</b>			
Renters	2.54	2.35	-7.5%
Owners	2.90	2.77	-4.5%
Overcrowded Units	475	752	58.3%
<b>Affordability</b>			
Cost Burdened Households #	12,225	15,294	25.1%
Cost Burdened Households %	24.6%	22.9%	-6.9%
<b>Average/Median Incomes</b>			
Household Income	\$57,229	\$92,119	61.0%
Family Income	\$61,287	\$101,064	64.9%
Per Capita Income	\$20,110	\$34,031	69.2%
<b>Average Housing Costs</b>			
Contract Rent	\$531	\$814	53.3%
Value – Owner Occupied	\$123,878	\$263,730	112.9%
Mortgage Pmt.	\$988	\$1,421	43.8%

### *Increase, 1990 – 2000*



### *Comparison to State of Colorado*

	State of Colorado	Unincorp. Jefferson County
Owner Occupied Units	67.3%	86.4%
Renter Occupied Units	32.7%	13.6%
Value – Owner Occupied, Mean	\$197,097	\$263,730
Mortgage, Mean	\$1,110	\$1,421
Contract Rent, Mean	\$623	\$814
Household Income, Mean	\$61,437	\$92,119
Family Income, Mean	\$70,928	\$101,064
Change in Mean Household Income, 1990 - 2000	63.8%	61.0%
% Cost Burdened	29.3%	22.9%
Residential Growth Rate, 1990 - 2000	22.4%	29.5%

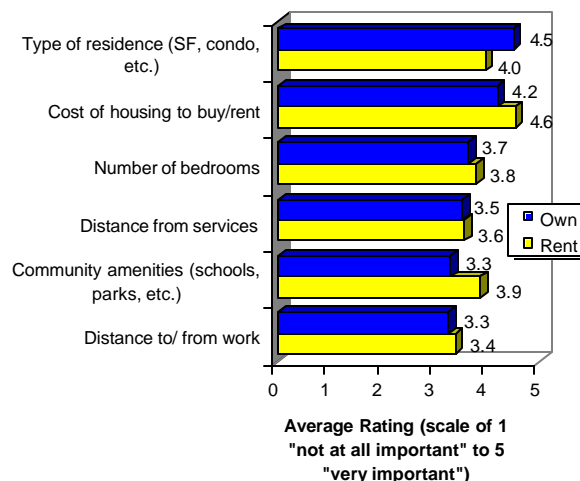
## Survey Profile 2003 Unincorporated - 66,734 Households

### Housing Preferences

*Would You Prefer To:*

	<i>Jefferson County</i>	<i>Unincorporated</i>
Buy new home that is smaller than an old home for same price	18%	17%
Buy older home in good condition that costs less than a new home of the same size	45%	34%
Purchase a fixer-upper that costs less than new or older home	11%	16%
No preference as long as the residence is in my price range	27%	33%

**“How important are the following factors to you when deciding on a residence?”  
Unincorporated**

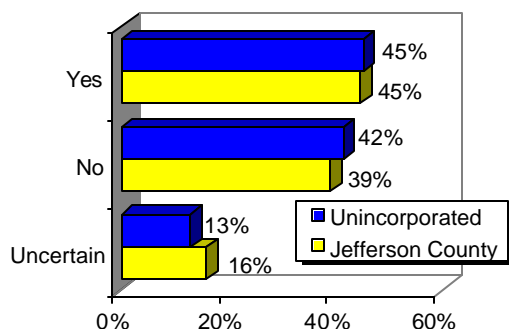


### Owners

*Want to Buy a Different Home?*

	<i>Jefferson County</i>	<i>Unincorporated</i>
Yes	28%	26%
No	72%	74%

**“Could you afford your current home at its market rate today?” - Unincorporated**



*Why Do You Want to Buy a Different Home?*

	<i>Jefferson County</i>	<i>Unincorporated</i>
To find a larger home	37%	31%
Other reason	26%	29%
To live in a more rural setting	24%	20%
To find a smaller home	16%	17%
To be closer to work	9%	9%
To live in a different community	21%	9%
To find a single-family residence	11%	8%
To find an attached residence	8%	4%
To live closer to city/town services	3%	4%

## Renters

### Want to Buy a Home?

	Jefferson County	Unincorporated
Yes	87%	91%
No	13%	9%

### Why Have You Not Bought a Home?

	Jefferson County	Unincorporated
High down payment requirement	49%	66%
Housing in my price range not available where I want to live	43%	51%
Can't qualify for a loan	41%	36%
Total cost	40%	31%
Lack of housing choice (e.g. no single family homes)	14%	26%
Other	12%	16%
Cheaper to rent	21%	9%

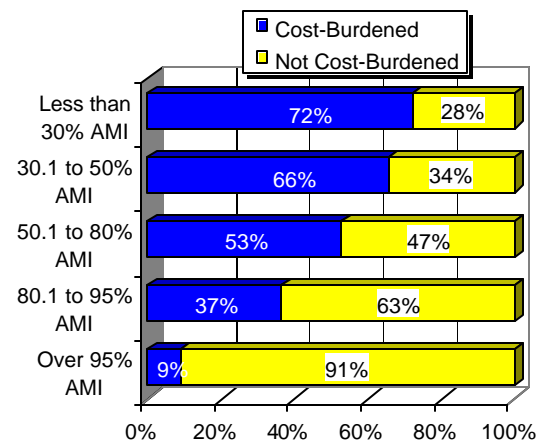
## Households By AMI

### AMI Distribution of Households

AMI Range	Jefferson County	Owner	Unincorporated Renter	Total
30% or less	6.8%	2.7%	10.4%	3.7%
30.1% to 50%	8.1%	4.0%	9.4%	4.7%
50.1 to 80%	17.5%	9.6%	24.2%	11.6%
80 to 95%	9.4%	7.1%	12.5%	7.9%
Over 95%	58.3%	76.6%	43.5%	72.1%
	100%	2.7%	10.4%	3.7%
Total	206,067	57,645	9,089	66,734

Source: 2000 Census; CHAS

### Cost-Burdened Households by AMI Unincorporated





## Housing Problems

### *Behind in Payments During Last 2 Years*

	Jefferson County	Unincorporated
Never	89%	87%
1 to 3 times	7%	7%
4 or more times	5%	6%

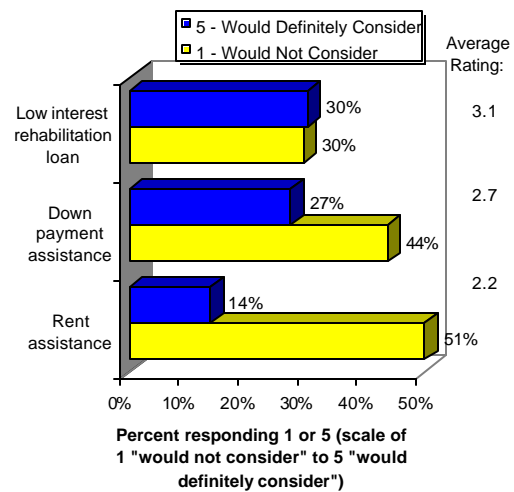
### *Condition of Home*

	Jefferson County	Unincorporated
Good or Excellent	76%	76%
Fair (needs repairs <\$5K)	19%	17%
Poor (needs repairs \$5 - \$10K)	3%	4%
Very Poor (needs repairs >\$10K)	2%	2%

### *Home repairs completed within last 3 years*

	Jefferson County	Unincorporated
Other	34%	34%
Plumbing	27%	31%
Kitchen	27%	27%
Electrical	19%	23%
Roof	15%	21%
Furnace	22%	20%
Basement finish/ refinish	12%	12%
Additions	7%	10%
NONE	23%	21%

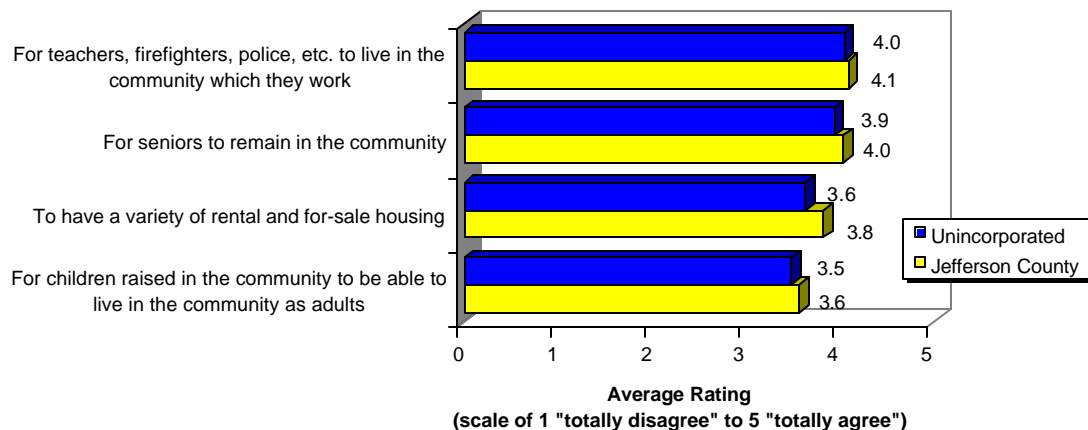
### *"Which of the following types of help with housing would you consider?" - Unincorporated*



### *Extent to Which Housing is a Problem in Jefferson County*

	Jefferson County	Unincorporated
It is the most critical problem	7%	6%
One of the more serious problems	30%	30%
A problem among others needing attention	35%	40%
One of our lesser problems	15%	14%
I don't believe it is a problem	13%	10%

### *"Do you agree that it is important..."*



## Employment

### Employment status

	Jefferson County	Unincorporated
Employed by others	54%	54%
Self employed	13%	19%
Retired	18%	13%
Homemaker	5%	5%
Student	4%	4%
Unemployed	5%	4%

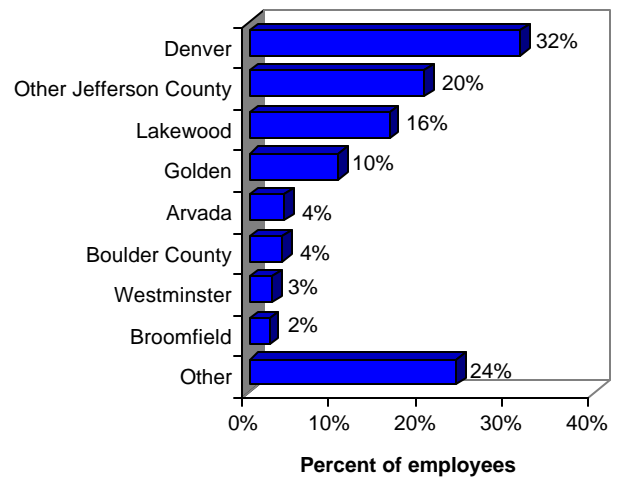
### Primary source of income

	Jefferson County	Unincorporated
Professional services (legal, etc.)	19%	23%
Other	12%	14%
Retirement income	12%	10%
Service	7%	9%
Health care services	7%	9%
Government	9%	7%
Construction	5%	6%
Retail	6%	6%
Social Security	9%	5%
Manufacturing	4%	4%
Personal services (car repair, etc.)	5%	3%
Unemployment	2%	3%
Agriculture/ food	2%	2%
TANF	0%	0%

### Have you or anyone in your household been laid off in the last year?

	Jefferson County	Unincorporated
None	84%	85%
Self only	8%	6%
Other employee only	5%	3%
Self and other employee	3%	5%
Employees per Household	1.3	1.4

### Where Residents of Unincorporated Jefferson County Work



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## **Arvada**

### ***Housing Study Profile***

### ***November 2003***

Study highlights are based on a combination of 2000 Census information and the results from the household surveys conducted as part of the 2003 Jefferson County Housing Needs Assessment. An in-depth analysis will be completed for Arvada that is separate from this profile, as they conducted a separate housing study.

### **Overview**

*The highest period of growth in Arvada was during the 1970's, when over one-third of the residential units were constructed. Growth was slower in this community from 1990 than the balance of the state (15% in Arvada versus 22% statewide). It tends to be a community with a high percentage of single-family homes (72%) and very few mobile homes (less than 1%). There is a high ownership rate (76%). Of households, 71% are families and 18% of households have a person over the age of 62.*

*About one-third of survey respondents are interested in finding a home in their price range to purchase and did not have any significant preference for a new home, older home in good condition or fixer-upper. The overall cost of housing is affecting the decision to buy among renters in Arvada, with renters noting that it was cheaper to rent than purchase and that the high down payment requirement and qualifying for a loan was a concern. Close to one-third of all potential buyers indicated they "would definitely consider" a down payment assistance program.*

*Generally, Arvada residents have fewer incidents of being behind in their housing payment than the County as a whole. Lower income households are struggling, as 71% of those earning less than 30% of the AMI and 59% of those earning 30 to 50% of the AMI pay more than 30% of their income for housing and are at risk. These are likely to be renters, as 36% of households who rent earn less than this income. This is interesting given that Arvada residents do not consider housing to be a significant problem when compared to other areas of Jefferson County. Although residents do not see housing affordability as a major problem, there was support for the concept that essential workers should be able to live in the community in which they work, as should seniors. A variety of rental and for-sale housing for employees was also viewed as important.*

*Residences are in better condition on average (80% were rated as good or excellent) than in Jefferson County as a whole. Despite this, about 40% of respondents "would definitely consider" a low interest rehabilitation loan.*

### **Conclusions and Program Options**

- Arvada appears to be a stable, typically suburban community consisting largely of families who own their homes. Although no significant problems were noted, there is a need to increase ownership choices, particularly for first time buyers. Down payment assistance and affordably priced housing to purchase need to be pursued. Given that about 72% of the housing stock is single-family and about one-half of the occupied rental units are apartments, town homes and condominiums may be needed product in Arvada for first time buyers.
- Seniors make up a significant portion of households in Arvada. Options for seniors to purchase, such as patio and ranch style homes and rental housing will be in demand in Arvada.
- Options to increase affordable rental housing need to be pursued.

**Housing Profile 2000**  
**Arvada – Pop. 102,153**

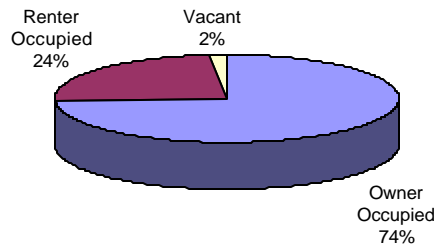
### Housing Unit Estimates and Physical Characteristics

#### *Use/Tenure*

	#	%
Housing Units	39733	100%
Occupied as primary home	39019	98.2%
Owners*	29527	75.7%
Renters*	9492	24.3%
Vacant	714	1.8%
Seasonal/recreational use	55	.1%

\* Percent of occupied units, not total units.

#### *Occupancy*



#### *Type of Structure*

	#	%
Single-Family	28524	72.0%
Multi-Family	11075	28.0%
Mobile Homes	24	.1%

#### *Units in Structure*

	#	%
1-unit, detached	28524	72.0%
1-unit, attached	2838	7.2%
2 units	431	1.1%
3 or 4 units	1290	3.3%
5 to 9 units	1333	3.4%
10 to 19 units	2024	5.1%
20 or more units	3148	7.9%
Mobile home	24	.1%
Boat, RV, van, etc.	11	0%

#### *Overcrowding/Occupants per Room*

	#	%
1.00 or less	38186	98.1%
1.01 to 1.50	456	1.2%
1.51 or more	272	.7%
Overcrowded	728	1.9%

#### *Type of Heat*

	#	%
Utility gas	33137	85.2%
Bottled, tank, or LP gas	225	.6%
Electricity	5211	13.4%
Wood	23	.1%
Solar energy	9	0%
Other fuel/none	309	.7%

#### *Year Structure Built*

	#	%
1999 to March 2000	694	1.8%
1995 to 1998	2714	6.8%
1990 to 1994	2399	6.1%
1980 to 1989	5997	15.1%
1970 to 1979	13604	34.3%
1960 to 1969	8285	20.9%
1940 to 1959	5221	13.2%
1939 or earlier	709	1.8%
Built since 1990	5807	14.7%

#### *Year Moved Into Current Residence*

	#	%
1999 to March 2000	7072	18.3%
1995 to 1998	11995	30.8%
1990 to 1994	7147	18.4%
1980 to 1989	5589	14.4%
1970 to 1979	4271	11.0%
1969 or earlier	2840	7.3%

## Household Demographics

*Household Size*

	<b>Total</b>	<b>Owners</b>	<b>Renters</b>
Avg. Persons/Unit	2.6	2.7	2.3

*Persons Per Unit*

	<b>Owners</b>		<b>Renters</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
1-person	5,377	18.2%	3,624	38.2%
2-person	10,955	37.1%	2,571	27.1%
3-person	5,135	17.4%	1,444	15.2%
4-person	4,995	16.9%	1,051	11.1%
5-person	2,048	6.9%	518	5.5%
6-person	682	2.3%	184	1.9%
7+ person	335	1.1%	100	1.1%
Total	29,527	100%	9,492	100%

*Senior Households*

<b>Age of Householder</b>	<b>Owners</b>	<b>Renters</b>	<b>Total</b>
65 to 74 years	3491	494	3985
75 to 84 years	1773	577	2350
85 years and over	294	448	742
Total	5558	1519	7077
% of Households	18.8%	16.0%	18.1%

*Households with Children*

	<b>#</b>	<b>%</b>
Total Households	39019	100%
With one or more persons <18	14369	36.8%
Married-couple family	10634	27.3%
Single parent family	3592	9.2%
Nonfamily households	143	.4%

*Race/Ethnicity*

	<b>#</b>	<b>%</b>
White	36,501	93.5%
Black or African Amer.	211	.5%
Am. Indian/Alaska Native	215	.6%
Asian	636	1.6%
Hawaiian/ Pacific Islander	22	.1%
Some other race	923	2.4%
Two or more races	511	1.3%
Hispanic or Latino	2,804	7.2%

*Household Type*

	<b>Owners</b>	<b>Renters</b>	<b>Total</b>	<b>%</b>
Total	29,527	9,492	39,019	100%
Family households	22,951	4,808	27,759	71.1%
Married-couple	19,735	2,700	22,435	57.5%
Male householder/ no wife	961	585	1,546	4.0%
Female householder/ no husband	2,255	1,523	3,778	9.7%
Nonfamily households	6,576	4,684	11,260	28.9%
Male householder	2,760	2,392	5,152	13.2%
Living alone	1,072	1,716	3,788	9.7%
Not living alone	688	676	1,364	3.5%
Female householder	3,816	2,292	6,108	15.7%
Living alone	3,305	1,908	5,213	13.4%
Not living alone	511	384	895	2.3%

*Age Distribution*

<b>Age of Householder</b>	<b>Owners</b>	<b>Renters</b>	<b>Total</b>	<b>%</b>
15 to 24 years	268	1,178	1,446	3.7%
25 to 34 years	3,259	2,505	5,764	14.8%
35 to 44 years	7,702	2,262	9,964	25.5%
45 to 54 years	7,704	1,356	9,060	23.2%
55 to 64 years	5,036	672	5,708	14.6%
65 to 74 years	3,491	494	3,985	10.2%
75 to 84 years	1,773	577	2,350	6.0%
85 years and over	294	448	742	1.9%

## Income, Housing Costs and Affordability

### 1999 Median Incomes

	Median in 1999
Household Income	\$55,541
Owner Households	\$62,907
Renter Households	\$32,988
Family Income	\$63,273
Per Capita Income	\$24,679

### 2003 Median Family Income – Jefferson County

	50%	80%	100%
1 person	\$24450	\$39150	\$48900
2 person	\$27950	\$44750	\$55900
3 person	\$31450	\$50350	\$62900
4 person	\$34950	\$55900	\$69900
5 person	\$37750	\$60400	\$75500
6 person	\$40550	\$64850	\$81100

### Change - Median Family Income, 1999–2003

1999	2003	% Change
\$67,310	\$69,900	3.8%

### Income Distribution

	Owners	Renter	Total	%
Less than \$5,000	218	396	614	1.6%
\$5,000 to \$9,999	347	776	1123	2.9%
\$10,000 to \$14,999	588	761	1349	3.5%
\$15,000 to \$19,999	739	804	1543	4.0%
\$20,000 to \$24,999	900	747	1647	4.2%
\$25,000 to \$34,999	2557	1585	4142	10.6%
\$35,000 to \$49,999	4850	1822	6672	17.1%
\$50,000 to \$74,999	7803	1775	9578	24.6%
\$75,000 to \$99,999	5512	503	6015	15.5%
\$100,000 - \$149,999	4331	269	4600	11.8%
\$150,000 or more	1549	82	1631	4.2%

### Percent Income Spent on Housing

	Owners	Renters	Total
<15%	9209	1092	10294
15 to 19%	4937	1657	6594
20 to 24%	4140	1301	5441
25 to 29%	2947	1396	4343
30 to 34%	1793	947	2740
35+%	4106	2758	6864
Not computed	107	356	463
% Cost Burdened	21.7%	39.0%	26.1%
# Cost Burdened	5899	3705	9604

### Median Housing Prices/Costs

	2000
Value – Owner Occupied	\$174,800
Mortgage	\$1297
Gross Rent	\$714
Contract Rent	\$654

### Value of Owner-Occupied Units

	#	%
Less than \$50,000	24	.1%
\$50,000 to \$99,999	607	2.2%
\$100,000 to \$149,999	6815	25.0%
\$150,000 to \$199,999	10820	39.7%
\$200,000 to \$299,999	6763	24.8%
\$300,000 to \$499,999	2011	7.4%
\$500,000 to \$999,999	177	.6%
\$1,000,000 or more	15	.1%

### Mortgage Amount

	#	%
Less than \$300	54	.2%
\$300 to \$499	457	1.7%
\$500 to \$699	1207	4.4%
\$700 to \$999	4697	17.2%
\$1,000 to \$1,499	9153	33.6%
\$1,500 to \$1,999	4343	15.9%
\$2,000 or more	1723	6.3%
With a mortgage	21634	79.4%
Not mortgaged	5598	20.6%

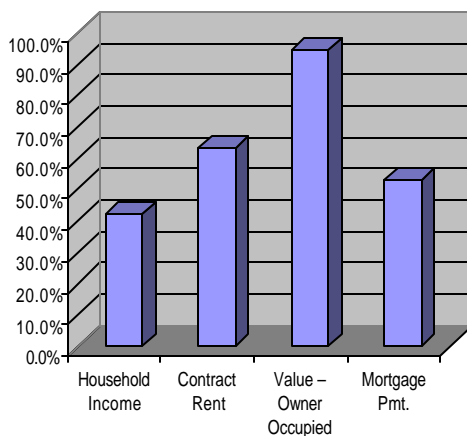
### Gross Rent

	#	%
Less than \$200	409	4.3%
\$200 to \$299	187	2.0%
\$300 to \$499	683	7.2%
\$500 to \$749	4003	42.1%
\$750 to \$999	2044	21.5%
\$1,000 to \$1,499	1629	17.1%
\$1,500 or more	364	3.8%
No cash rent	188	2.0%

## Trends and Comparisons

	1990	2000	% Change
<b>Housing Units &amp; Households</b>			
# Housing Units	34,541	3,9733	15.0%
# Occupied Housing Units	32,744	39,019	19.2%
Recreational	29	55	89.7%
Total Vacant	1,797	714	-60.3%
Homeownership Rate	72.8%	75.5%	3.7%
<b>Household Size</b>			
Renters	2.38	2.3	-3.4%
Owners	2.83	2.7	-4.6%
Overcrowded Units	545	728	33.6%
<b>Affordability</b>			
Cost Burdened Households #	7,917	9,604	21.3%
Cost Burdened Households %	25.6%	26.1%	2.0%
<b>Median Incomes</b>			
Household Income	\$39,014	\$55,541	42.4%
Family Income	\$43,771	\$63,273	44.6%
Per Capita Income	\$15,642	\$24,679	57.8%
<b>Median Housing Costs</b>			
Contract Rent	\$400	\$654	63.5%
Value – Owner Occupied	\$89,900	\$174,800	94.4%
Mortgage Pmt.	\$847	\$1,297	53.1%

### % Increase, 1990 – 2000



### Comparison to State of Colorado

	State of Colorado	Arvada
Owner Occupied Units	67.3%	75.7%
Renter Occupied Units	32.7%	24.3%
Value – Owner Occupied	\$160,100	\$174,800
Mortgage, Median	\$1,197	\$1,297
Contract Rent, Median	\$611	\$654
Household Income	\$47,203	\$55,541
Family Income	\$55,883	\$63,273
Change in Household Income, 1990 - 2000	56.6%	42.4%
% Cost Burdened	29.3%	26.2%
Residential Growth Rate, 1990 - 2000	22.4%	15.0%

,Survey Profile 2003  
Arvada - 39,019 Households

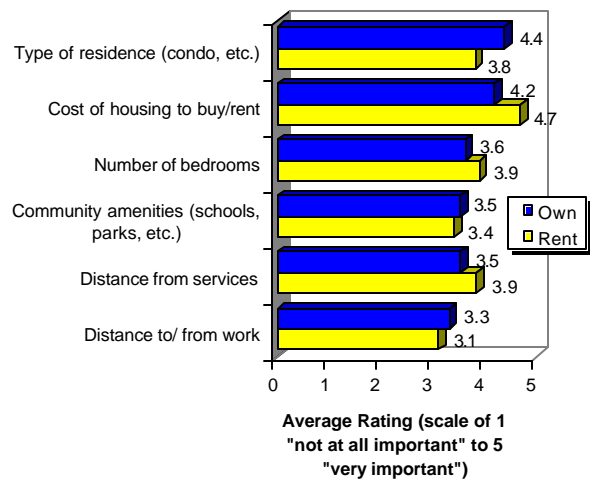
### Housing Preferences

*Would You Prefer To:*

	<i>Jefferson County</i>	<i>Arvada</i>
Buy new home that is smaller than an old home for same price	18%	18%
Buy older home in good condition that costs less than a new home of the same size	45%	39%
Purchase a fixer-upper that costs less than new or older home	11%	12%
No preference as long as the residence is in my price range	27%	32%

**“How important are the following factors to you when deciding on a residence?”**

**Arvada**



### Owners

*Want to Buy a Different Home?*

	<i>Jefferson County</i>	<i>Arvada</i>
Yes	28%	24%
No	72%	76%

*Why Do You Want to Buy a Different Home?*

	<i>Jefferson County</i>	<i>Arvada</i>
To live in a more rural setting	24%	33%
Other reason	26%	31%
To find a larger home	37%	30%
To live in a different community	21%	23%
To find a smaller home	16%	16%
To be closer to work	9%	11%
To find a single-family residence	11%	6%
To find an attached residence	8%	3%
To live closer to city/town services	3%	2%



## Renters

### Want to Buy a Home?

	Jefferson County	Arvada
Yes	87%	85%
No	13%	15%

### Why Have You Not Bought a Home?

	Jefferson County	Arvada
High down payment requirement	49%	59%
Housing in my price range not available where I want to live	43%	47%
Can't qualify for a loan	41%	47%
Total cost	40%	47%
Cheaper to rent	21%	31%
Lack of housing choice (e.g. no single family homes)	14%	22%
Other	12%	13%

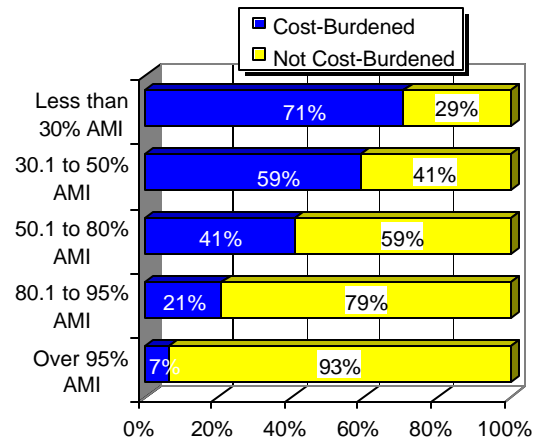
## Households By AMI

### AMI Distribution of Households

AMI Range	Jefferson County	Owner	Arvada Renter	Total
30% or less	6.8%	3.4%	19.7%	7.3%
30.1% to 50%	8.1%	5.8%	15.8%	8.2%
50.1 to 80%	17.5%	15.9%	26.5%	18.5%
80 to 95%	9.4%	9.7%	11.1%	10.0%
Over 95%	58.3%	65.2%	27.0%	55.9%
	100%	3.4%	19.7%	7.3%
Total	206,067	29,527	9,492	39,019

Source: 2000 Census; CHAS

### Cost Burden by AMI



## Housing Problems

### *Behind in Payments During Last 2 Years*

	Jefferson County	Arvada
Never	89%	93%
1 to 3 times	7%	6%
4 or more times	5%	1%

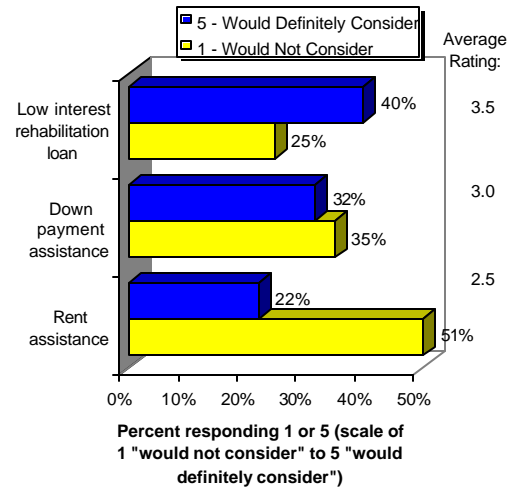
### *Condition of Home*

	Jefferson County	Arvada
Good or Excellent	76%	80%
Poor (needs repairs \$5 - \$10K)	3%	2%
Very Poor (needs repairs >\$10K)	2%	1%

### *Home repairs completed within last 3 years*

	Jefferson County	Arvada
Other	34%	39%
Kitchen	27%	29%
Plumbing	27%	27%
Furnace	22%	21%
Electrical	19%	19%
Basement finish/refinish	12%	18%
Roof	15%	13%
Additions	7%	5%
NONE	23%	21%

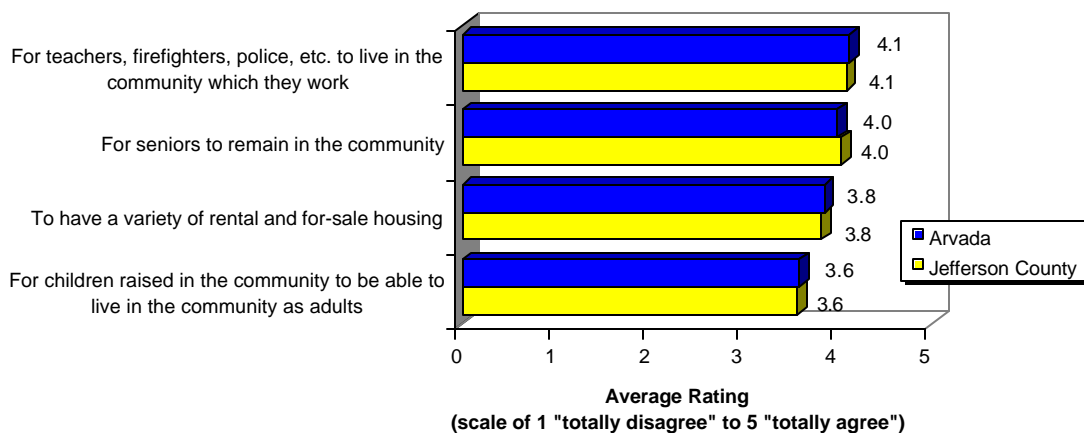
"Which of the following types of help with housing would you consider?" – Arvada



### *Extent to Which Housing is a Problem in Jefferson County*

	Jefferson County	Arvada
It is the most critical problem	7%	7%
One of the more serious problems	30%	22%
A problem among others needing attention	35%	31%
One of our lesser problems	15%	18%
I don't believe it is a problem	13%	21%

"Do you agree that it is important..."



## Employment

### Employment status

	Jefferson County	Arvada
Employed by others	54%	50%
Retired	18%	21%
Self employed	13%	13%
Homemaker	5%	6%
Unemployed	5%	5%
Student	4%	5%

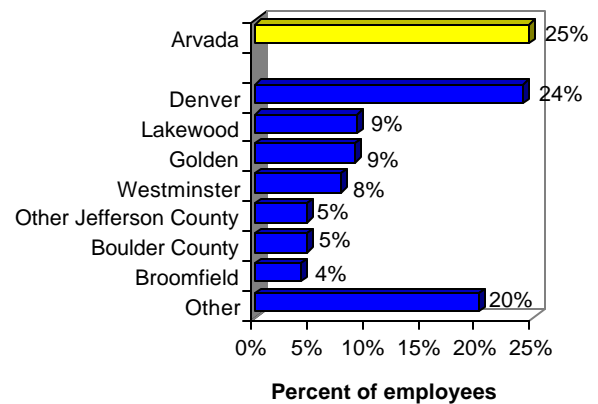
### Primary source of income

	Jefferson County	Arvada
Professional services (legal, etc.)	19%	18%
Retirement income	12%	17%
Other	12%	12%
Social Security	9%	11%
Government	9%	8%
Service	7%	7%
Health care services	7%	6%
Construction	5%	6%
Retail	6%	6%
Manufacturing	4%	4%
Personal services (car repair, etc.)	5%	3%
Agriculture/ food	2%	2%
Unemployment	2%	1%
TANF	0%	1%

*Have you or anyone in your household been laid off in the last year?*

	JEFFERSON COUNTY	ARVADA
None	84%	87%
Self only	8%	6%
Other employee only	5%	6%
Self and other employee	3%	1%
<i>Employees per Household</i>	1.3	1.3

### Where Residents of Arvada Work



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## **Edgewater – Housing Study Profiles November 2003**

Study highlights are based on a combination of 2000 Census information and the results from the household surveys conducted as part of the 2003 Jefferson County Housing Needs Assessment.

### **Overview**

*Edgewater is a community with a significant percentage of renters (54%), older housing stock (57% was built prior to 1960) and very few owner occupied units that were valued over \$200,000 at the time of the 2000 Census. Close to 49% of the housing stock are multi-family units, with 65% of all units having two bedrooms or less. Housing units are more likely to be in poor condition in Edgewater than other communities in Jefferson County. Most of the repairs made to homes the past three years are plumbing, electrical and kitchens, suggesting that improvements are related to health and safety issues more than aesthetics.*

### **Key Findings**

- *Ownership only increased by 5.3% since the 1990 Census and new growth has been limited. The community has experienced significant turnover, with 30% of residents moving to the area 15 months prior to the 2000 Census. The community does not appear to be very stable, with a high percentage of renters, new residents and slightly over 10% of households living in overcrowded conditions. Given some of these factors, it is not surprising that 25% of Edgewater residents feel that housing is the most critical problem (25%) or one of the more serious problems (38%) in Jefferson County.*
- *Renter households tend to be large and are likely to contribute to the overcrowded conditions. There are few larger units for rent in the area and 20% of renters earned 30% or less of the area median income. At this income level, renters usually need deeply subsidized housing. Although rents in Edgewater are lower than the balance of Jefferson County, the lower incomes of residents as well as a high incidence of one or more persons being laid off (27% of household had one or more persons laid off the previous year) are likely to be a major contributing factors to the 15% of renter households who were behind in their housing payment one or more times during the previous two years.*
- *Close to 39% of owners in Edgewater would like to buy a different home, mostly to find a larger home. Given the high percentage of overcrowded units in this community, the large percentage of households with children, and predominance of two-bedroom and smaller homes, it is not too surprising that buyers would like to find a larger home. Although this is the case, owners in Edgewater tend to be poorer and home values are lower than surrounding areas, thus reducing the ability of current owners to sell their homes and realize sufficient equity to purchase a larger more expensive house.*
- *There are no mobile homes in Edgewater, which is very unusual for cities in the metro area. This could be a potentially overlooked opportunity for addressing housing needs in the area.*
- *Rents are low and coupled with low ownership suggest that there may be some redevelopment opportunities.*

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## **Conclusions and Program Options**

- Efforts need to be directed toward increasing ownership in Edgewater to help stabilize the area.
- Rental housing that is affordable to larger families should be considered.
- Zoning should be evaluated to support newer single family and multifamily development, as well as manufactured housing that would have good design and provide ownership opportunities for larger families.
- Evaluate opportunities to create lease with option to buy for first time homeowners willing to purchase existing rental housing.

**Housing Profile 2000**  
**Edgewater - Pop. 5,445**

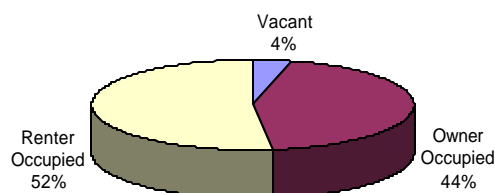
### Housing Unit Estimates and Physical Characteristics

#### *Use/Tenure*

	#	%
Housing Units	2424	100%
Occupied as primary home	2331	96.2%
Owners*	1070	45.9%
Renters*	1261	54.1%
Vacant	93	3.8%
Seasonal/recreational use	5	.1%

\* Percent of occupied units, not total units.

#### *Occupancy*



#### *Type of Structure*

	#	%
Single-Family	1209	51.5%
Multi-Family	1157	48.5%
Mobile Homes	0	0

#### *Units in Structure*

	#	%
1-unit, detached	1209	51.5%
1-unit, attached	129	5.5%
2 units	165	7.0%
3 or 4 units	57	2.4%
5 to 9 units	277	11.7%
10 to 19 units	181	7.7%
20 or more units	348	14.7%
Mobile home	0	0
Boat, RV, van, etc.	0	0

#### *Overcrowding/Occupants per Room*

	#	%
1.00 or less	2045	89.9%
1.01 to 1.50	97	4.3%
1.51 or more	134	5.9%
Overcrowded	231	10.2%

#### *Type of Heat*

	#	%
Utility gas	1796	78.9%
Bottled, tank, or LP gas	25	1.1%
Electricity	387	17.0%
Wood	0	0
Solar energy	5	.2%
Other fuel/none	63	2.8%

#### *Year Structure Built*

	#	%
1999 to March 2000	32	1.4%
1995 to 1998	20	.8%
1990 to 1994	44	1.9%
1980 to 1989	95	4.0%
1970 to 1979	442	18.7%
1960 to 1969	385	16.3%
1940 to 1959	846	35.8%
1939 or earlier	502	21.2%
Built since 1990	96	4.1%

#### *Year Moved Into Current Residence*

	#	%
1999 to March 2000	707	31.1%
1995 to 1998	674	29.6%
1990 to 1994	268	11.8%
1980 to 1989	239	10.5%
1970 to 1979	111	4.9%
1969 or earlier	277	12.2%

## Household Demographics

*Household Size*

	<b>Total</b>	<b>Owners</b>	<b>Renters</b>
Avg. Persons/Unit	2.34	2.27	2.39

*Persons Per Unit*

	<b>Owners</b>		<b>Renters</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
1-person	345	32.2%	460	36.5%
2-person	388	36.3%	302	23.9%
3-person	159	14.9%	234	18.6%
4-person	107	10.0%	145	11.5%
5-person	48	4.5%	76	6.0%
6-person	15	1.4%	25	2.0%
7+ person	8	.7%	19	1.5%
Total	1070	100%	1261	100%

*Senior Households*

<b>Age of Householder</b>	<b>Owners</b>	<b>Renters</b>	<b>Total</b>
65 to 74 years	114	71	185
75 to 84 years	101	64	165
85 years and over	37	16	53
Total	252	151	403
% of Households	23.6%	12.0%	17.3%

*Households with Children*

	<b>#</b>	<b>%</b>
Total Households	2331	100%
With one or more persons <18	764	32.8%
Married-couple family	424	18.2%
Single parent family	322	13.8%
Nonfamily households	18	.8%

*Race/Ethnicity*

	<b>#</b>	<b>%</b>
White	1865	80.0%
Black or African Amer.	31	1.3%
Am. Indian/Alaska Native	35	1.5%
Asian	27	1.2%
Hawaiian/ Pacific Islander	3	.1%
Some other race	291	12.5%
Two or more races	79	3.4%
Hispanic or Latino	627	26.9%

*Household Type*

	<b>Owners</b>	<b>Renters</b>	<b>Total</b>	<b>%</b>
Total				
Family households	655	660	1315	56.4%
Married-couple	505	348	853	36.6%
Male householder/ no wife	45	94	139	6.0%
Female householder/ no husband	105	218	323	13.9%
Nonfamily households	415	601	1016	43.6%
Male householder	186	319	505	21.7%
Living alone	145	228	373	16.0%
Not living alone	41	91	132	5.7%
Female householder	229	282	511	21.9%
Living alone	200	232	432	18.5%
Not living alone	29	50	79	3.4%

*Age Distribution*

<b>Age of Householder</b>	<b>Owners</b>	<b>Renters</b>	<b>Total</b>	<b>%</b>
15 to 24 years	17	190	207	8.9%
25 to 34 years	201	350	551	23.6%
35 to 44 years	237	252	489	21.0%
45 to 54 years	215	214	429	18.4%
55 to 64 years	148	104	252	10.8%
65 to 74 years	114	71	185	7.9%
75 to 84 years	101	64	165	7.1%
85 years and over	37	16	53	2.3%

## Income, Housing Costs and Affordability

### 1999 Median Incomes

	Median in 1999
Household Income	\$35,023
Owner Households	\$41,629
Renter Households	\$29,627
Family Income	\$40,426
Per Capita Income	\$19,166

### 2003 Median Family Income – Jefferson County

	50%	80%	100%
1 person	\$24450	\$39150	\$48900
2 person	\$27950	\$44750	\$55900
3 person	\$31450	\$50350	\$62900
4 person	\$34950	\$55900	\$69900
5 person	\$37750	\$60400	\$75500
6 person	\$40550	\$64850	\$81100

### Change - Median Family Income, 1999–2003

1999	2003	% Change
\$67,310	\$69,900	3.8%

### Income Distribution

	Owners	Renter	Total	%
Less than \$5,000	23	32	55	2/4%
\$5,000 to \$9,999	30	113	143	6.3%
\$10,000 to \$14,999	44	84	128	5.6%
\$15,000 to \$19,999	89	71	160	7.0%
\$20,000 to \$24,999	54	166	220	9.7%
\$25,000 to \$34,999	212	225	437	19.2%
\$35,000 to \$49,999	241	282	523	23.0%
\$50,000 to \$74,999	244	158	402	17.7%
\$75,000 to \$99,999	116	17	133	5.8%
\$100,000 - \$149,999	21	29	50	2.2%
\$150,000 or more	15	10	25	1.1%

### Percent Income Spent on Housing

	Owners	Renters	Total
<15%	276	210	486
15 to 19%	179	164	343
20 to 24%	145	196	341
25 to 29%	133	213	346
30 to 34%	54	74	128
35+%	189	308	497
Not computed	17	22	39
% Cost Burdened	243	382	625
# Cost Burdened	24.5%	32.2%	28.7%

### Median Housing Prices/Costs

	2000
Value – Owner Occupied	\$132,700
Mortgage	\$1015
Gross Rent	\$609
Contract Rent	\$568

### Value of Owner-Occupied Units

	#	%
Less than \$50,000	18	1.8%
\$50,000 to \$99,999	125	12.6%
\$100,000 to \$149,999	614	61.8%
\$150,000 to \$199,999	225	22.7%
\$200,000 to \$299,999	11	1/1%
\$300,000 to \$499,999	0	0
\$500,000 to \$999,999	0	0
\$1,000,000 or more	0	0

### Mortgage Amount

	#	%
Less than \$300	10	1.0%
\$300 to \$499	19	1.9%
\$500 to \$699	83	8.4%
\$700 to \$999	232	23.4%
\$1,000 to \$1,499	296	29.8%
\$1,500 to \$1,999	60	6.0%
\$2,000 or more	11	1.1%
With a mortgage	711	71.6%
Not mortgaged	282	28.4%

### Gross Rent

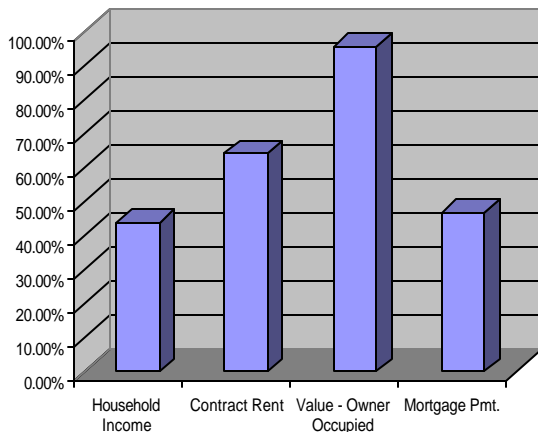
	#	%
Less than \$200	43	3.6%
\$200 to \$299	66	5.6%
\$300 to \$499	100	8.4%
\$500 to \$749	637	53.7%
\$750 to \$999	253	21.3%
\$1,000 to \$1,499	60	5.1%
\$1,500 or more	6	.5%
No cash rent	22	1.9%



## Trends and Comparisons

	1990	2000	% Change
<b>Housing Units &amp; Households</b>			
# Housing Units	2385	2424	1.6%
# Occupied Housing Units	2085	2331	11.8%
Recreational	3	5	66.7%
Total Vacant	300	93	-69.0%
Homeownership Rate	43.6%	45.9%	5.3%
<b>Household Size</b>			
Renters	2.13	2.39	12.2%
Owners	2.31	2.27	-1.7%
Overcrowded Units	67	231	244.8%
<b>Affordability</b>			
Cost Burdened Households #	599	625	4.3%
Cost Burdened Households %	29.7%	28.7%	-3.4%
<b>Median Incomes</b>			
Household Income	\$24,349	\$35,023	43.8%
Family Income	\$28,705	\$40,426	40.8%
Per Capita Income	\$12,465	\$19,166	53.8%
<b>Median Housing Costs</b>			
Contract Rent	\$346	\$568	64.2%
Value – Owner Occupied	\$67,800	\$132,700	95.7%
Mortgage Pmt.	\$692	\$1,015	46.7%

**% Increase, 1990 - 2000**



**Comparison to State of Colorado**

	State of Colorado	Edgewater.
Owner Occupied Units	67.3%	45.9%
Renter Occupied Units	32.7%	54.1%
Value – Owner Occupied	\$160,100	\$132,700
Mortgage, Median	\$1,197	\$1,015
Contract Rent, Median	\$611	\$568
Household Income	\$47,203	\$35,023
Family Income	\$55,883	\$40,426
Change in Household Income, 1990 - 2000	56.6%	43.8%
% Cost Burdened	29.3%	28.7%
Residential Growth Rate, 1990 - 2000	22.4%	1.6%

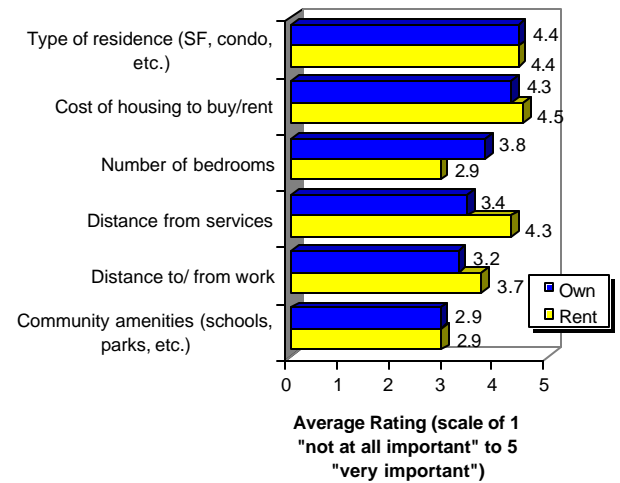
## Survey Profile 2003 Edgewater - 2,331 Households

### Housing Preferences

#### *Would You Prefer To:*

	Jefferson County	Edgewater
Buy new home that is smaller than an old home for same price	18%	14%
Buy older home in good condition that costs less than a new home of the same size	45%	48%
Purchase a fixer-upper that costs less than new or older home	11%	12%
No preference as long as the residence is in my price range	27%	26%

#### **“How important are the following factors to you when deciding on a residence?” Edgewater**

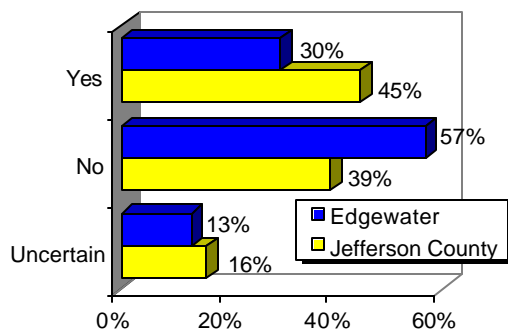


### Owners

#### *Want to Buy a Different Home?*

	Jefferson County	Edgewater
Yes	28%	39%
No	72%	61%

#### **“Could you afford your current home at its market rate today?” - Edgewater**



#### *Why Do You Want to Buy a Different Home?*

	Jefferson County	Edgewater
To find a larger home	37%	77%
To live in a more rural setting	24%	46%
Other reason	26%	31%
To live in a different community	21%	31%
To be closer to work	9%	15%
To find a single-family residence	11%	8%
To find an attached residence	8%	8%
To live closer to city/town services	3%	8%
To find a smaller home	16%	-

\*NOTE: Small Edgewater sample size.

## Renters

### *Want to Buy a Home?*

	Jefferson County	Edgewater
Yes	87%	78%
No	13%	22%

### *Why Have You Not Bought a Home?*

	Jefferson County	Edgewater
Can't qualify for a loan	41%	44%
Housing in my price range not available where I want to live	43%	33%
Cheaper to rent	21%	33%
Other	12%	33%
High down payment requirement	49%	22%
Total cost	40%	11%
Lack of housing choice (e.g. no single family homes)	14%	11%

\*NOTE: Small Edgewater sample size.

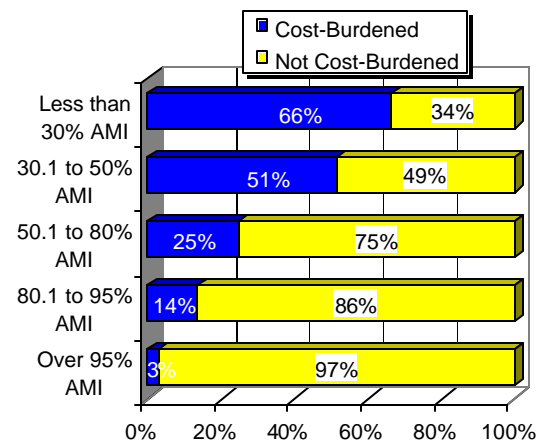
## Households By AMI

### *AMI Distribution of Households*

AMI Range	Jefferson County	Owner	Edgewater Renter	Total
30% or less	6.8%	7.8%	20.1%	14.2%
30.1% to 50%	8.1%	12.8%	16.7%	14.8%
50.1 to 80%	17.5%	27.1%	34.5%	31.0%
80 to 95%	9.4%	11.5%	12.5%	12.0%
Over 95%	58.3%	40.7%	16.3%	27.9%
	100%	7.8%	20.1%	14.2%
Total	206,067	1,070	1,261	2,331

Source: 2000 Census; CHAS

### Cost-Burdened Households by AMI Edgewater



## Housing Problems

*"Which of the following types of help with housing would you consider?" - Edgewater*

### *Behind in Payments During Last 2 Years*

	Jefferson County	Edgewater
Never	89%	84%
1 to 3 times	7%	10%
4 or more times	5%	5%

### *Condition of Home*

	Jefferson County	Edgewater
Good or Excellent	76%	57%
Fair (needs repairs <\$5K)	19%	26%
Poor (needs repairs \$5 - \$10K)	3%	15%
Very Poor (needs repairs >\$10K)	2%	2%

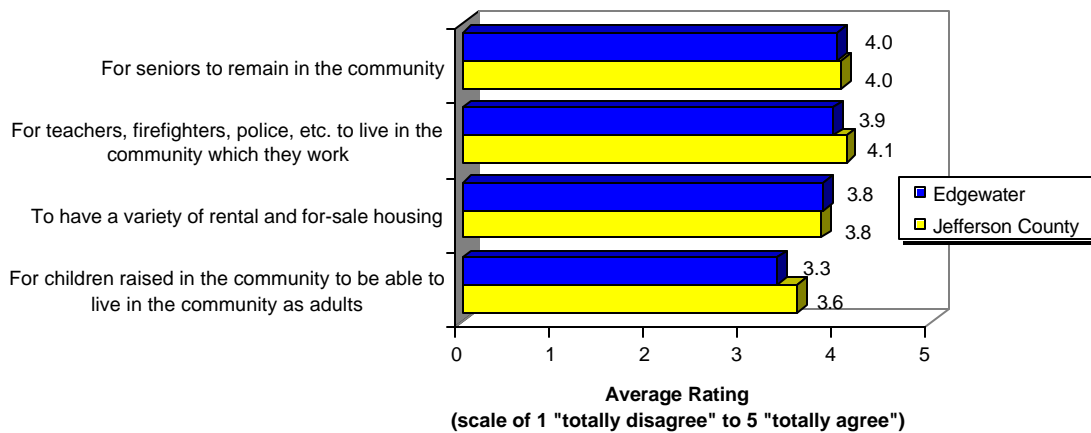
### *Home repairs completed within last 3 years*

	Jefferson County	Edgewater
Plumbing	27%	45%
Electrical	19%	35%
Other	34%	32%
Kitchen	27%	32%
Furnace	22%	19%
Roof	15%	13%
Basement finish/ refinish	12%	6%
Additions	7%	6%
NONE	23%	20%

### *Extent to Which Housing is a Problem in Jefferson County*

	Jefferson County	Edgewater
It is the most critical problem	7%	25%
One of the more serious problems	30%	38%
A problem among others needing attention	35%	19%
One of our lesser problems	15%	6%
I don't believe it is a problem	13%	12%

*"Do you agree that it is important..."*



## Employment

### *Employment status*

	<i>Jefferson County</i>	<i>Edgewater</i>
Employed by others	54%	48%
Retired	18%	26%
Unemployed	5%	12%
Homemaker	5%	8%
Student	4%	4%
Self employed	13%	1%

### *Primary Source of Income*

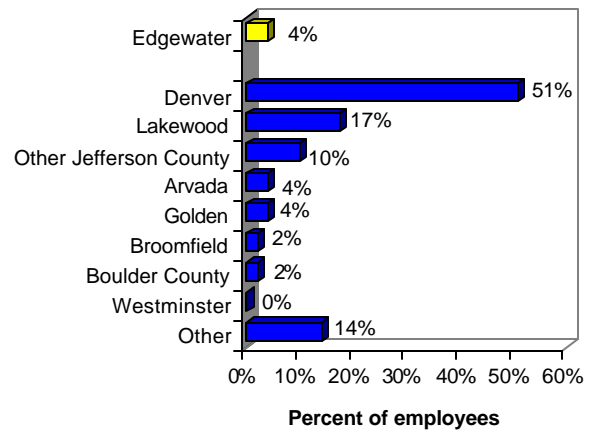
	<i>Jefferson County</i>	<i>Edgewater</i>
Social Security	9%	31%
Professional services	19%	19%
Service	7%	10%
Other	12%	10%
Retirement income	12%	9%
Health care services	7%	6%
Personal services	5%	6%
Government	9%	4%
Construction	5%	3%
Unemployment	2%	1%
Agriculture/ food	2%	-
Manufacturing	4%	-
Retail	6%	-
TANF	0%	-

### *Have you or anyone in your household been laid off in the last year?*

	<i>Jefferson County</i>	<i>Edgewater</i>
None	84%	73%
Self only	8%	8%
Other employee only	5%	9%
Self and other employee	3%	10%

<i>Employees per Household</i>	1.3	0.9
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### *Where Residents of Edgewater Work*



Source: 2003 Household Survey, 2000 US Census

## **GOLDEN**

**November 2003**

### **Housing Study Profiles**

Study highlights are based on a combination of 2000 Census information and the results from the household surveys conducted as part of the 2003 Jefferson County Housing Needs Assessment.

#### **Overview**

*Golden had a surge in development in the 1970's. This was the biggest growth period for the community and a number of middle class homes were introduced into the area. Coupled with this, was an increase in household size. Golden experienced the same rate of growth from 1990 to 2000 as the State of Colorado; however, household incomes increased by 70% during the same period.*

#### **Key Findings**

- *There is a big difference between the incomes of owners and renters. Median household income of renters was \$26,000 according to the 2000 Census with owners having a median income that is three times this amount. Renters may be having a difficult time in Golden. Of households earning 30% to 50% of the AMI, 70% are housing cost burdened whereas 15% of those earning between 80.1% to 95% pay more than 30% of income for housing. This indicates that more housing affordable to households earning less than 50% AMI may be needed, particularly rental units. These need to be below market rentals, given that over 40% of renter households earn 50% AMI or less. In addition, renters in Golden care consider proximity to services and employment as important factors to consider when looking for a place to live. This suggests that renters are more likely to choose locations close to where they work if they can find a place that is affordable to them.*
- *There was a 78% increase in overcrowded units since the 1990 Census. Household size also increased during this period. The number of cost burdened households increased, although the overall percentage decreased. The combination of these factors indicates that there is more pressure to live in Golden than available supply.*
- *Over half of residents in Golden earn less than 80% of the Area Median Income and could qualify for different housing programs, including income restricted rentals, rehabilitation loan programs and down payment assistance. About 40% of residents would use down payment assistance or a rehabilitation loan program, but only 24% would consider using rental assistance. The lower interest in rent assistance may be attributed to current owners, not to disinterest on the part of renters.*
- *Owners in Golden are more likely to want to buy a home closer to where they work; 20% of those employed work in Golden and 54% report commuting to Denver for all, or at least part, of their job. A fairly high percentage of current owners (19%) are also interested in finding an attached residence. Multi-family units make up about 42% of the housing stock in Golden, indicating that conversion of apartments to condominiums may be an option to meet this demand; provided this does not compromise needed rental stock.*
- *Golden residents are more interested in a new home (28%) than other Jefferson County residents and are least interested in purchasing a fixer-upper.*

- *A relatively high percentage of Golden owners state that they could afford their current home at its market rate today (51%), second only to Westminster (57%). Most of the owners in Golden that want to buy a different home are looking for a larger home. This may be a reflection of the increase in the average household size in Golden since 1990, indicating more families are in the area.*
- *Golden households are most likely to report their unit is in very poor condition (e.g. needs repairs costing over \$10,000) than other areas of the County. About 39% of survey respondents state they “would definitely consider” a low interest rehabilitation loan.*

## **Conclusions and Program Options**

- Efforts should be directed to encouraging rental housing that is affordable to households earning 50% of the AMI or less. Timing of this housing will be important, as current rental housing conditions are soft. Nonetheless, the findings suggest that additional affordable rental housing is needed for residents and employees in Golden and larger (two and three-bedroom units) may be needed to ease overcrowded conditions.
- There is some interest in purchasing smaller, attached housing in Golden. Options to introduce this into the market include acquisition of existing attached rental housing and converting it to ownership and/or new construction. Care must be exercised; however, to replace existing rental housing with other affordable rental housing, which is also needed.
- Pursue rehabilitation loan programs as well as down payment assistance.
- Evaluate zoning and land use to enhance development of product needed in the area (multifamily units).

**Housing Profile 2000**  
**Golden - Pop. 17,159**

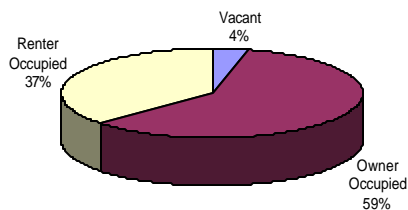
**Housing Unit Estimates and Physical Characteristics**

*Use/Tenure*

	#	%
Housing Units	7146	100%
Occupied as primary home	6877	96.2%
Owners*	4238	61.6%
Renters*	2639	38.4%
Vacant	269	3.8%
Seasonal/recreational use	26	.4%

\* Percent of occupied units, not total units.

*Occupancy*



*Type of Structure*

	#	%
Single-Family	3424	47.5%
Multi-Family	3032	42.2%
Mobile Homes	740	10.3%

*Units in Structure*

	#	%
1-unit, detached	3424	47.5%
1-unit, attached	560	7.8%
2 units	207	2.9%
3 or 4 units	675	9.4%
5 to 9 units	270	3.7%
10 to 19 units	490	6.8%
20 or more units	830	11.5%
Mobile home	740	10.3%
Boat, RV, van, etc.	19	.3%

*Overcrowding/Occupants per Room*

	#	%
1.00 or less	6784	97.4%
1.01 to 1.50	98	1.4%
1.51 or more	84	1.2%
Overcrowded	182	2.6%

*Type of Heat*

	#	%
Utility gas	5593	80.3%
Bottled, tank, or LP gas	66	.9%
Electricity	1204	17.3%
Wood	8	.1%
Solar energy	6	.1%
Other fuel/none	89	1.3%

*Year Structure Built*

	#	%
1999 to March 2000	107	1.5%
1995 to 1998	1282	17.8%
1990 to 1994	317	4.4%
1980 to 1989	907	12.6%
1970 to 1979	2052	28.4%
1960 to 1969	821	11.4%
1940 to 1959	1052	14.6%
1939 or earlier	677	9.4%
Built since 1990	1706	23.7%

*Year Moved Into Current Residence*

	#	%
1999 to March 2000	1824	26.2%
1995 to 1998	2552	36.6%
1990 to 1994	922	13.2%
1980 to 1989	849	12.2%
1970 to 1979	518	7.4%
1969 or earlier	301	4.3%



## Household Demographics

*Household Size*

	<b>Total</b>	<b>Owners</b>	<b>Renters</b>
Avg. Persons/Unit	2.31	2.43	2.11

*Persons Per Unit*

	<b>Owners</b>		<b>Renters</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
1-person	978	23.1%	1049	39.7%
2-person	1707	40.3%	862	32.7%
3-person	691	16.3%	391	14.8%
4-person	585	13.8%	221	8.4%
5-person	199	4.7%	89	3.4%
6-person	59	1.4%	12	.5%
7+ person	19	.4%	15	.6%
Total	4238	100%	2639	100%

*Senior Households*

<b>Age of Householder</b>	<b>Owners</b>	<b>Renters</b>	<b>Total</b>
65 to 74 years	415	77	492
75 to 84 years	276	59	335
85 years and over	64	24	88
Total	755	160	915
% of Households	17.8%	6.1%	13.3%

*Households with Children*

	<b>#</b>	<b>%</b>
Total Households	6877	100%
With one or more persons <18	1933	28.1%
Married-couple family	1350	19.6%
Single parent family	693	10.1%
Nonfamily households	30	.4%

*Race/Ethnicity*

	<b>#</b>	<b>%</b>
White	6423	93.4%
Black or African Amer.	33	.5%
Am. Indian/Alaska Native	53	.8%
Asian	176	2.6%
Hawaiian/ Pacific Islander	3	0
Some other race	83	1.2%
Two or more races	106	1.5%
Hispanic or Latino	291	4.2%

*Household Type*

	<b>Owners</b>	<b>Renters</b>	<b>Total</b>	<b>%</b>
Total	4238	2639	6877	100%
Family households	2958	958	3916	56.9%
Married-couple	2475	601	3076	44.7%
Male householder/ no wife	138	96	234	3.4%
Female householder/ no husband	345	261	606	8.8%
Nonfamily households	128	1681	2961	43.1%
Male householder	591	1007	1598	23.2%
Living alone	428	612	1040	15.1%
Not living alone	163	395	558	8.1%
Female householder	689	674	1363	19.8%
Living alone	550	437	987	14.4%
Not living alone	139	237	376	5.5%

*Age Distribution*

<b>Age of Householder</b>	<b>Owners</b>	<b>Renters</b>	<b>Total</b>	<b>%</b>
15 to 24 years	80	639	719	10.5%
25 to 34 years	560	810	1370	19.9%
35 to 44 years	1086	523	1609	23.4%
45 to 54 years	1109	347	1456	21.2%
55 to 64 years	648	160	808	11.7%
65 to 74 years	415	77	492	7.2%
75 to 84 years	276	59	335	4.9%
85 years and over	64	24	88	1.3%

## Income, Housing Costs and Affordability

### 1999 Median Incomes

	Median in 1999
Household Income	\$49,115
Owner Households	\$69,913
Renter Households	\$28,611
Family Income	\$67,414
Per Capita Income	\$25,257

### 2003 Median Family Income – Jefferson County

	50%	80%	100%
1 person	\$24450	\$39150	\$48900
2 person	\$27950	\$44750	\$55900
3 person	\$31450	\$50350	\$62900
4 person	\$34950	\$55900	\$69900
5 person	\$37750	\$60400	\$75500
6 person	\$40550	\$64850	\$81100

### Change - Median Family Income, 1999–2003

1999	2003	% Change
\$67,310	\$69,900	3.8%

### Income Distribution

	Owners	Renter	Total	%
Less than \$5,000	81	211	292	4.2%
\$5,000 to \$9,999	117	169	286	4.1%
\$10,000 to \$14,999	130	235	365	5.2%
\$15,000 to \$19,999	132	255	387	5.6%
\$20,000 to \$24,999	201	296	497	7.1%
\$25,000 to \$34,999	353	404	757	10.9%
\$35,000 to \$49,999	554	570	1124	16.1%
\$50,000 to \$74,999	919	355	1274	18.3%
\$75,000 to \$99,999	829	125	954	13.7%
\$100,000 - \$149,999	561	36	597	8.6%
\$150,000 or more	397	36	433	6.2%

### Percent Income Spent on Housing

	Owners	Renters	Total
<15%	1112	415	1527
15 to 19%	552	332	884
20 to 24%	504	449	953
25 to 29%	295	276	571
30 to 34%	162	209	371
35+%	457	861	1318
Not computed	8	150	158
% Cost Burdened	20.0%	39.7%	29.2%
# Cost Burdened	619	1070	1689

### Median Housing Prices/Costs

	2000
Value – Owner Occupied	\$198,300
Mortgage	\$1,331
Gross Rent	\$649
Contract Rent	\$608

### Value of Owner-Occupied Units

	#	%
Less than \$50,000	0	0
\$50,000 to \$99,999	57	1.8%
\$100,000 to \$149,999	505	16.3%
\$150,000 to \$199,999	1023	33.1%
\$200,000 to \$299,999	857	27.7%
\$300,000 to \$499,999	581	18.8%
\$500,000 to \$999,999	67	2.2%
\$1,000,000 or more	0	0

### Mortgage Amount

	#	%
Less than \$300	0	0
\$300 to \$499	26	.8%
\$500 to \$699	108	3.5%
\$700 to \$999	394	12.8%
\$1,000 to \$1,499	940	30.2%
\$1,500 to \$1,999	576	18.6%
\$2,000 or more	357	11.6%
With a mortgage	2401	77.7%
Not mortgaged	689	22.3%

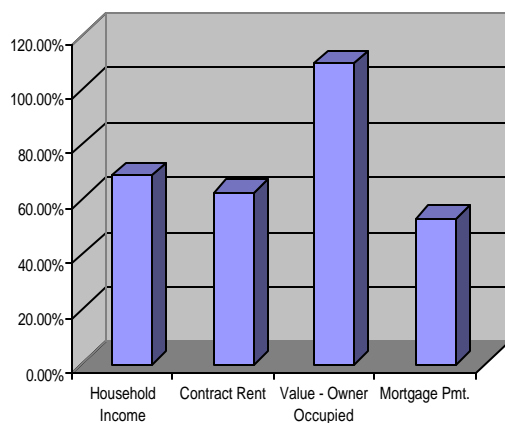
### Gross Rent

	#	%
Less than \$200	66	2.5%
\$200 to \$299	31	1.2%
\$300 to \$499	481	17.9%
\$500 to \$749	1133	42.1%
\$750 to \$999	519	19.3%
\$1,000 to \$1,499	383	14.2%
\$1,500 or more	29	1.1%
No cash rent	50	1.9%

## Trends and Comparisons

	1990	2000	% Change
<b>Housing Units &amp; Households</b>			
# Housing Units	5825	7146	22.7%
# Occupied Housing Units	5382	6877	27.8%
Recreational	16	26	62.5%
Total Vacant	443	269	39.3%
Homeownership Rate	56.9%	61.6%	8.3%
<b>Household Size</b>			
Renters	2.03	2.11	3.9%
Owners	2.37	2.43	2.5%
Overcrowded Units	102	182	78.4%
<b>Affordability</b>			
Cost Burdened Households #	1,477	1,689	14.4%
Cost Burdened Households %	32.8%	29.2%	-11.0%
<b>Median Incomes</b>			
Household Income	\$29,099	\$49,115	68.8%
Family Income	\$35,602	\$67,414	89.4%
Per Capita Income	\$14,969	\$25,257	68.7%
<b>Median Housing Costs</b>			
Contract Rent	\$374	\$608	62.6%
Value – Owner Occupied	\$94,700	\$198,300	109.4%
Mortgage Pmt.	\$870	\$1,331	53.0%

% Increase, 1990 – 2000



## Comparison to State of Colorado

	State of Colorado	Golden
Owner Occupied Units	67.3%	61.6%
Renter Occupied Units	32.7%	38.4%
Value – Owner Occupied	\$160,100	\$198,300
Mortgage, Median	\$1,197	\$1,331
Contract Rent, Median	\$611	\$608
Household Income	\$47,203	\$49,115
Family Income	\$55,883	\$67,414
Change in Household Income, 1990 - 2000	56.6%	68.8%
% Cost Burdened	29.3%	29.2%
Residential Growth Rate, 1990 - 2000	22.4%	22.7%

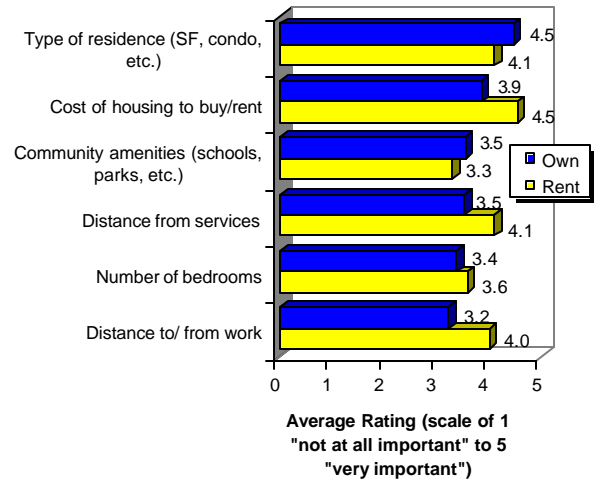
**Survey Profile 2003**  
**Golden - 6,877 Households**

### Housing Preferences

*Would You Prefer To:*

	<i>Jefferson County</i>	<i>Golden</i>
Buy new home that is smaller than an old home for same price	18%	28%
Buy older home in good condition that costs less than a new home of the same size	45%	44%
Purchase a fixer-upper that costs less than new or older home	11%	5%
No preference as long as the residence is in my price range	27%	23%

**“How important are the following factors to you when deciding on a residence?”**  
**Golden**

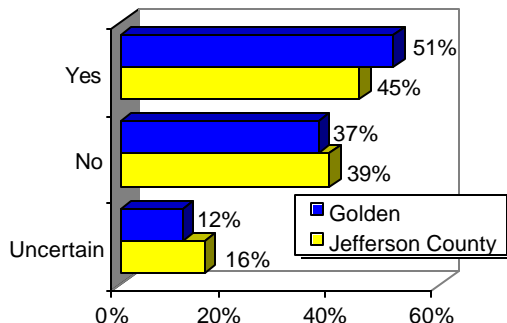


### Owners

*Want to Buy a Different Home?*

	<i>Jefferson County</i>	<i>Golden</i>
Yes	28%	29%
No	72%	71%

**“Could you afford your current home at its market rate today?” - Golden**



*Why Do You Want to Buy a Different Home?*

	<i>Jefferson County</i>	<i>Golden</i>
To find a larger home	37%	44%
Other reason	26%	20%
To live in a different community	21%	20%
To be closer to work	9%	20%
To live in a more rural setting	24%	19%
To find an attached residence	8%	19%
To find a smaller home	16%	12%
To find a single-family residence	11%	6%
To live closer to city/town services	3%	6%

## Renters

### *Want to Buy a Home?*

	<i>Jefferson County</i>	<i>Golden</i>
Yes	87%	81%
No	13%	19%

### *Why Have You Not Bought a Home?*

	<i>Jefferson County</i>	<i>Golden</i>
Other	12%	56%
High down payment requirement	49%	33%
Housing in my price range not available where I want to live	43%	33%
Can't qualify for a loan	41%	33%
Cheaper to rent	21%	22%
Total cost	40%	11%
Lack of housing choice (e.g. no single family homes)	14%	11%

**\*NOTE: Small Golden sample size.**

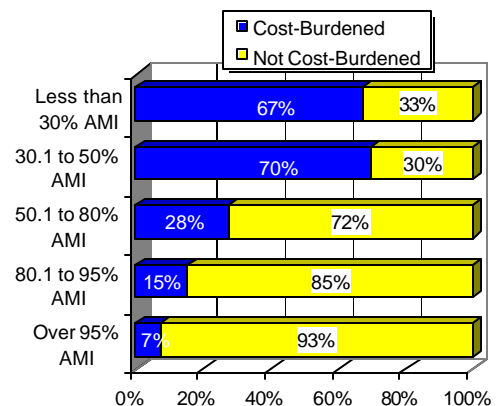
### *AMI Distribution of Households*

<i>AMI Range</i>	<i>Jefferson County</i>	<i>Owner</i>	<i>Golden Renter</i>	<i>Total</i>
30% or less	6.8%	6.6%	24.0%	13.3%
30.1% to 50%	8.1%	7.0%	16.8%	10.8%
50.1 to 80%	17.5%	16.7%	27.6%	20.9%
80 to 95%	9.4%	6.9%	7.8%	7.2%
Over 95%	58.3%	62.9%	23.7%	47.8%
	100%	100%	100%	100%
Total	206,067	4,238	2,639	6,877

Source: 2000 Census; CHAS

## Households By AMI

### Cost-Burdened Households by AMI Golden



## Housing Problems

### *Behind in Payments During Last 2 Years*

	Jefferson County	Golden
Never	89%	88%
1 to 3 times	7%	5%
4 or more times	5%	7%

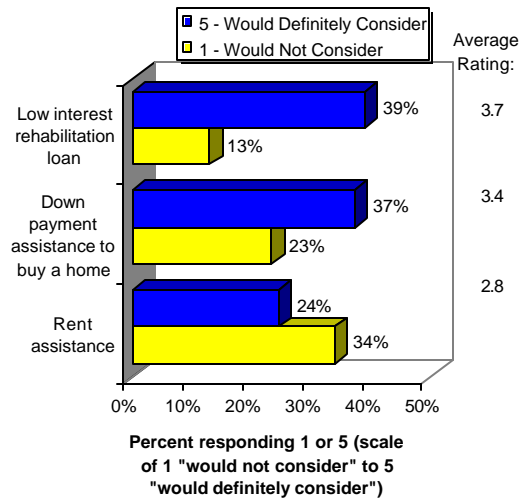
### *Condition of Home*

	Jefferson County	Golden
Good or Excellent	76%	61%
Fair (needs repairs <\$5K)	19%	28%
Poor (needs repairs \$5 - \$10K)	3%	2%
Very Poor (needs repairs >\$10K)	2%	9%

### *Home repairs completed within last 3 years*

	Jefferson County	Golden
Other	34%	38%
Kitchen	27%	28%
Roof	15%	18%
Basement finish/refinish	12%	14%
Plumbing	27%	12%
Furnace	22%	10%
Electrical	19%	10%
Additions	7%	8%
NONE	23%	22%

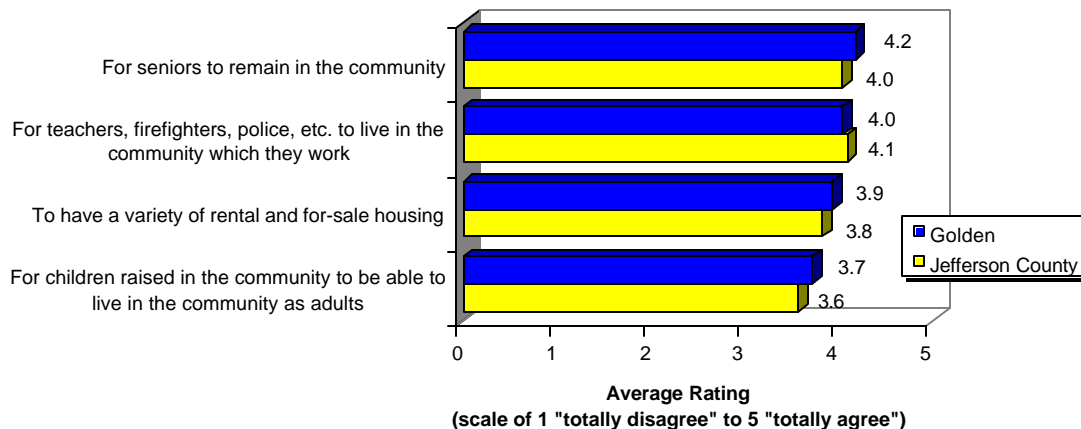
### *"Which of the following types of help with housing would you consider?" - Golden*



### *Extent to Which Housing is a Problem in Jefferson County*

	Jefferson County	Golden
It is the most critical problem	7%	7%
One of the more serious problems	30%	27%
A problem among others needing attention	35%	37%
One of our lesser problems	15%	17%
I don't believe it is a problem	13%	12%

### *"Do you agree that it is important..."*



## Employment

### Employment status

	Jefferson County	Golden
Employed by others	54%	59%
Retired	18%	15%
Unemployed	5%	8%
Self employed	13%	7%
Student	4%	6%
Homemaker	5%	5%

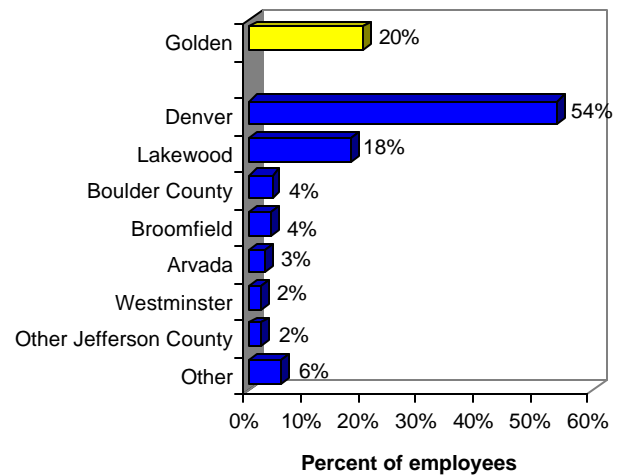
	Jefferson County	Golden
Professional services	19%	26%
Government	9%	13%
Retirement income	12%	13%
Service	7%	9%
Social Security	9%	9%
Health care services	7%	5%
Construction	5%	5%
Manufacturing	4%	5%
Retail	6%	4%
Unemployment	2%	2%
Personal services	5%	1%
Agriculture/Food	2%	-
TANF	0%	-
Other	12%	8%

### Have you or anyone in your household been laid off in the last year?

	Jefferson County	Golden
None	84%	82%
Self only	8%	10%
Other employee only	5%	4%
Self and other employee	3%	4%
Employees per Household	1.3	1.3

### Primary source of income

#### Where Residents of Golden Work



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## **MOUNTAIN VIEW**

### ***Housing Study Profiles November 2003***

Study highlights are based on a combination of 2000 Census information and the results from the household surveys conducted as part of the 2003 Jefferson County Housing Needs Assessment.

#### **Overview**

*Mountain View is very small community with a large concentration of seniors. The household size is smaller than typically found in metro areas (an average of 2.09 persons per household). It has a fairly high percentage of student households (9%), which is more than Golden (6% of households). The area seems stable; however, there has not been any new construction since the 1990 Census, which is very interesting given that Colorado experienced its greatest growth in a decade. In fact, about 90% of the homes in Mountain View were built prior to 1959. Mountain View residents believe that housing is a serious problem in Jefferson County and are inclined to support housing for seniors and essential workers.*

#### **Key Findings**

- *Owners have been in the area for a long time and there is evidence that increased owner incomes are also forcing up home values. Although home values have increased, they have not gone up as much as income, which is very unusual. This is likely to be the reason that housing cost burden (paying more than 30% of monthly gross income) declined from 1990 to 2000 (from 47% of households to 27% of households). Mountain View is the only community of those surveyed in Jefferson County where none of the households earning over 95% of the Area Median Income are cost-burdened, which is positive as long as this is a reflection of affordability and not lack of availability of larger and higher-end housing. (Households earning 120% AMI and higher are often cost-burdened by choice, rather than necessity.) The relatively low percentage of cost burdened households is probably due to the number of seniors who purchased homes years ago and have finished paying for them.*
- *Those looking to buy are more likely to purchase an existing home that is in good condition or a fixer upper than to buy a new home that is smaller for the same cost. Owners that want to buy a different home are most concerned with finding a larger home. About 51% of housing units are two-bedroom units indicating that some larger housing units may be in demand. Smaller homes limit the housing choices for young families and larger households and may be one reason why growth has stagnated.*
- *All renters that responded to the survey are interested in buying a home. The primary reasons given for why they have not purchased related to cost and choices. Households in Mountain View are most likely to “definitely use” down payment assistance than in other communities.*
  - *About 30% of households had at least one employee laid off in the past year. Of residents that work, the largest percentage report holding jobs in professional services, where 7% work within Mountain View and 40% commute to Denver.*

#### **Conclusions and Program Options**

- The main concern for Mountain View is the lack of new growth and an aging population. Consideration should be given to adding a modest supply of newer housing to maintain economic and social vitality in the area.
- A reverse annuity mortgage program and a rehabilitation program would be beneficial to seniors in Mountain View.



## Housing Profile 2000

Mountain View - Pop. 569

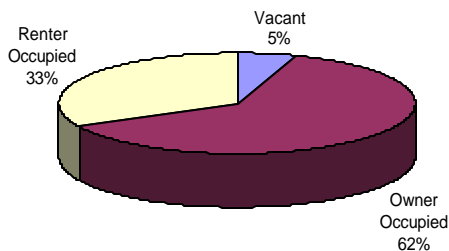
### Housing Unit Estimates and Physical Characteristics

#### Use/Tenure

	#	%
Housing Units	287	100%
Occupied as primary home	272	94.8%
Owners*	178	65.4%
Renters*	94	34.6%
Vacant	15	5.2%
Seasonal/recreational use	0	0

\* Percent of occupied units, not total units.

#### Occupancy



#### Type of Structure

	#	%
Single-Family	226	76.4%
Multi-Family	70	23.6%
Mobile Homes	0	0

#### Units in Structure

	#	%
1-unit, detached	226	76.4%
1-unit, attached	29	9.8%
2 units	23	7.8%
3 or 4 units	13	4.4%
5 to 9 units	5	1.7%
10 to 19 units	0	0
20 or more units	0	0
Mobile home	0	0
Boat, RV, van, etc.	0	0

#### Overcrowding/Occupants per Room

	#	%
1.00 or less	259	95.6%
1.01 to 1.50	9	3.0%
1.51 or more	4	1.5%
Overcrowded	13	4.5%

#### Type of Heat

	#	%
Utility gas	244	90.4%
Bottled, tank, or LP gas	0	0
Electricity	24	8.9%
Wood	0	0
Solar energy	0	0
Other fuel/none	2	.7%

#### Year Structure Built

	#	%
1999 to March 2000	0	0
1995 to 1998	0	0
1990 to 1994	0	0
1980 to 1989	2	.7%
1970 to 1979	13	4.4%
1960 to 1969	14	4.7%
1940 to 1959	134	45.3%
1939 or earlier	133	44.9%
Built since 1990	0	0

#### Year Moved Into Current Residence

	#	%
1999 to March 2000	72	26.7%
1995 to 1998	80	29.6%
1990 to 1994	41	15.2%
1980 to 1989	33	12.2%
1970 to 1979	17	6.3%
1969 or earlier	27	10.0%

## Household Demographics

### Household Size

	Total	Owners	Renters
Avg. Persons/Unit	2.09	1.99	2.29

### Persons Per Unit

	Owners		Renters	
	#	%	#	%
1-person	73	41.0%	40	42.6%
2-person	62	34.8%	18	19.1%
3-person	28	15.7%	20	21.3%
4-person	9	5.1%	8	8.5%
5-person	2	1.1%	5	5.3%
6-person	2	1.1%	1	1.1%
7+ person	2	1.1%	2	2.1%
Total	178	100%	94	100%

### Bedrooms Per Housing Unit

	#	%
No bedroom	6	2.0%
1 bedroom	55	18.6%
2 bedrooms	150	50.7%
3 bedrooms	66	22.3%
4 bedrooms	16	5.4%
5 or more bedrooms	3	1.0%

### Senior Households

Age of Householder	Owners	Renters	Total
65 to 74 years	28	6	34
75 to 84 years	13	1	14
85 years and over	10	2	12
Total	51	9	60
% of Households	28.7%	9.6%	22.1%

### Households with Children

	#	%
Total Households	272	100%
With one or more persons <18	73	26.8%
Married-couple family	34	12.5%
Single parent family	36	13.2%
Nonfamily households	3	1.1%

### Race/Ethnicity

	#	%
White	255	93.8%
Black or African Amer.	0	0
Am. Indian/Alaska Native	3	1.1%
Asian	1	.4%
Hawaiian/ Pacific Islander	2	.7%
Some other race	7	2.6%
Two or more races	4	1.5%
Hispanic or Latino	40	41.7%

### Household Type

	Owners	Renters	Total	%
Total	178	94	272	100%
Family households	87	43	130	47.8%
Married-couple	63	20	83	30.5%
Male householder/ no wife	8	9	17	6.3%
Female householder/ no husband	16	14	30	11.0%
Nonfamily households	91	51	142	52.2%
Male householder	36	26	62	22.8%
Living alone	30	20	50	18.4%
Not living alone	6	6	12	4.4%
Female householder	55	25	80	29.4%
Living alone	43	20	63	23.2%
Not living alone	12	5	17	6.3%

### Age Distribution

Age of Householder	Owners	Renters	Total	%
15 to 24 years	3	6	9	3.3%
25 to 34 years	26	21	47	17.3%
35 to 44 years	32	28	60	22.1%
45 to 54 years	42	22	64	23.5%
55 to 64 years	24	8	32	11.8%
65 to 74 years	28	6	34	12.5%
75 to 84 years	13	1	14	5.1%
85 years and over	10	2	12	4.4%

## Income, Housing Costs and Affordability

### 1999 Median Incomes

	Median in 1999
Household Income	\$36,429
Owner Households	\$40,208
Renter Households	\$33,750
Family Income	\$42,250
Per Capita Income	\$21,425

### 2003 Median Family Income – Jefferson County

	50%	80%	100%
1 person	\$24450	\$39150	\$48900
2 person	\$27950	\$44750	\$55900
3 person	\$31450	\$50350	\$62900
4 person	\$34950	\$55900	\$69900
5 person	\$37750	\$60400	\$75500
6 person	\$40550	\$64850	\$81100

### Change - Median Family Income, 1999–2003

1999	2003	% Change
\$67,310	\$69,900	3.8%

### Income Distribution

	Owners	Renter	Total	%
Less than \$5,000	8	10	18	6.7%
\$5,000 to \$9,999	5	4	9	3.3%
\$10,000 to \$14,999	7	7	14	5.2%
\$15,000 to \$19,999	6	7	13	4.8%
\$20,000 to \$24,999	7	4	11	4.1%
\$25,000 to \$34,999	32	26	58	21.5%
\$35,000 to \$49,999	30	26	56	20.7%
\$50,000 to \$74,999	41	20	61	22.6%
\$75,000 to \$99,999	16	7	23	8.5%
\$100,000 - \$149,999	5	0	5	1.9%
\$150,000 or more	2	0	2	.7%

### Percent Income Spent on Housing

	Owners	Renters	Total
<15%	38	25	63
15 to 19%	33	16	49
20 to 24%	12	25	37
25 to 29%	21	9	30
30 to 34%	8	6	14
35+%	30	26	56
Not computed	2	4	6
% Cost Burdened	38	32	70
# Cost Burdened	26.4%	28.8%	27.5%

### Median Housing Prices/Costs

	2000
Value – Owner Occupied	\$125,000
Mortgage	\$903
Gross Rent	\$656
Contract Rent	\$564

### Value of Owner-Occupied Units

	#	%
Less than \$50,000	0	0
\$50,000 to \$99,999	29	20.1%
\$100,000 to \$149,999	88	61.1%
\$150,000 to \$199,999	23	16.0%
\$200,000 to \$299,999	4	2.8%
\$300,000 to \$499,999	0	0
\$500,000 to \$999,999	0	0
\$1,000,000 or more	0	0

### Mortgage Amount

	#	%
Less than \$300	0	0
\$300 to \$499	4	2.8%
\$500 to \$699	13	9.0%
\$700 to \$999	57	39.6%
\$1,000 to \$1,499	41	28.5%
\$1,500 to \$1,999	0	0
\$2,000 or more	0	0
With a mortgage	115	79.9%
Not mortgaged	29	20.1%

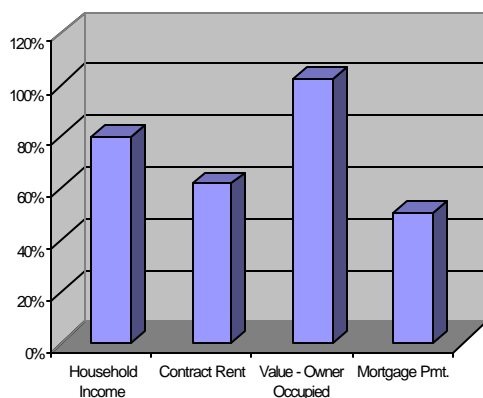
### Gross Rent

	#	%
Less than \$200	4	3.6%
\$200 to \$299	0	0
\$300 to \$499	26	23.4%
\$500 to \$749	46	41.4%
\$750 to \$999	28	25.2%
\$1,000 to \$1,499	7	6.3%
\$1,500 or more	0	0
No cash rent	0	0

### Trends and Comparisons

	1990	2000	% Change
<b>Housing Units &amp; Households</b>			
# Housing Units	280	287	2.5%
# Occupied Housing Units	262	272	3.8%
Recreational	0	0	0
Total Vacant	18	15	-16.7%
Homeownership Rate	58.8%	65.4%	11.2%
<b>Household Size</b>			
Renters	2.14	2.29	7.0%
Owners	2.07	1.99	-3.9%
Overcrowded Units	10	13	30.0%
<b>Affordability</b>			
Cost Burdened Households #	116	70	-39.7%
Cost Burdened Households %	47.2%	27.5%	-41.7%
<b>Median Incomes</b>			
Household Income	\$20,243	\$36,429	80.0%
Family Income	\$23,672	\$42,250	78.5%
Per Capita Income	\$10,567	\$21,425	102.8%
<b>Median Housing Costs</b>			
Contract Rent	\$349	\$564	61.6%
Value – Owner Occupied	\$61,700	\$125,000	102.6%
Mortgage Pmt.	\$600	\$903	50.5%

**% Increase, 1990 – 2000**



### Comparison to State of Colorado

	State of Colorado	Mountain View
Owner Occupied Units	67.3%	65.4%
Renter Occupied Units	32.7%	34.6%
Value – Owner Occupied	\$160,100	\$125,000
Mortgage, Median	\$1,197	\$903
Contract Rent, Median	\$611	\$564
Household Income	\$47,203	\$36,429
Family Income	\$55,883	\$42,250
Change in Household Income, 1990 - 2000	56.6%	80.0%
% Cost Burdened	29.3%	27.5%
Residential Growth Rate, 1990 - 2000	22.4%	2.5%

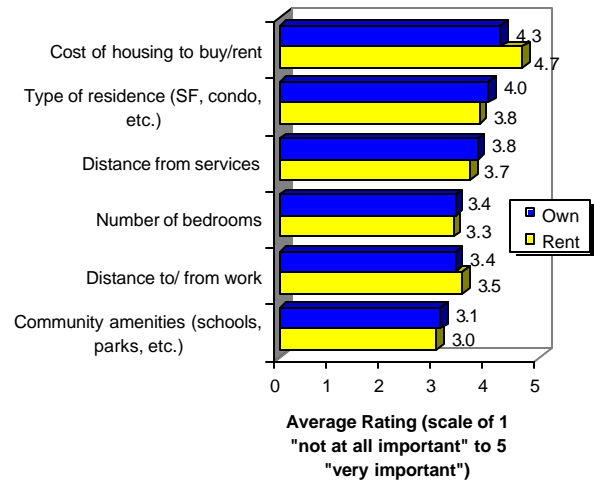
## Survey Profile 2003 Mountain View - 272 Households

### Housing Preferences

#### *Would You Prefer To:*

	<i>Jefferson County</i>	<i>Mountain View</i>
Buy new home that is smaller than an old home for same price	18%	9%
Buy older home in good condition that costs less than a new home of the same size	45%	68%
Purchase a fixer-upper that costs less than new or older home	11%	20%
No preference as long as the residence is in my price range	27%	4%

#### **“How important are the following factors to you when deciding on a residence?” Mountain View**

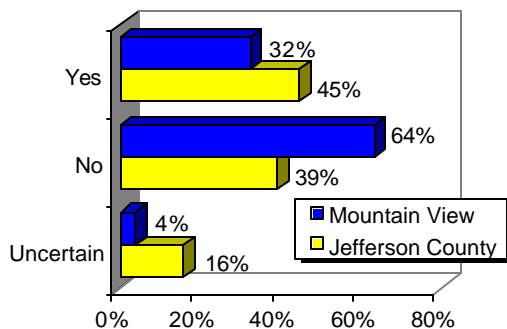


### Owners

#### *Want to Buy a Different Home?*

	<i>Jefferson County</i>	<i>Mountain View</i>
Yes	28%	23%
No	72%	77%

#### **“Could you afford your current home at its market rate today?” - Mountain View**



#### *Why Do You Want to Buy a Different Home?*

	<i>Jefferson County</i>	<i>Mountain View</i>
To find a larger home	37%	50%
Other reason	26%	17%
To live in a different community	21%	17%
To find a smaller home	16%	17%
To live in a more rural setting	24%	-
To find a single-family residence	11%	-
To be closer to work	9%	-
To find an attached residence	8%	-
To live closer to city/town services	3%	-

\*NOTE: Small Mountain View sample size.

## Renters

### Want to Buy a Home?

	Jefferson County	Mountain View
Yes	87%	100%
No	13%	-

### Why Have You Not Bought a Home?

	Jefferson County	Mountain View
Housing in my price range not available where I want to live	43%	69%
High down payment requirement	49%	62%
Total cost	40%	46%
Can't qualify for a loan	41%	38%
Cheaper to rent	21%	-
Lack of housing choice (e.g. no single family homes)	14%	-
Other	12%	-

\*NOTE: Small Mountain View sample size.

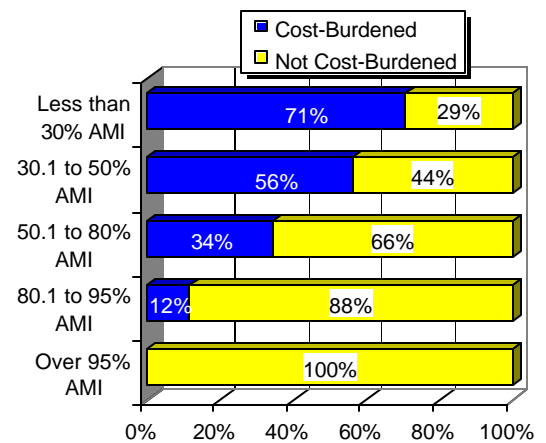
## Households By AMI

### AMI Distribution of Households

AMI Range	Jefferson County	Mountain View Owner	Mountain View Renter	Total
30% or less	6.8%	7.8%	21.3%	13.4%
30.1% to 50%	8.1%	11.2%	9.4%	10.5%
50.1 to 80%	17.5%	30.2%	35.4%	32.4%
80 to 95%	9.4%	7.8%	15.7%	11.1%
Over 95%	58.3%	43.0%	18.1%	32.7%
	100%	7.8%	21.3%	13.4%
Total	206,067	178	94	272

Source: 2000 Census; CHAS

### Cost-Burdened Households by AMI Mountain View



## Housing Problems

### *Behind in Payments During Last 2 Years*

	Jefferson County	Mountain View
Never	89%	89%
1 to 3 times	7%	6%
4 or more times	5%	5%

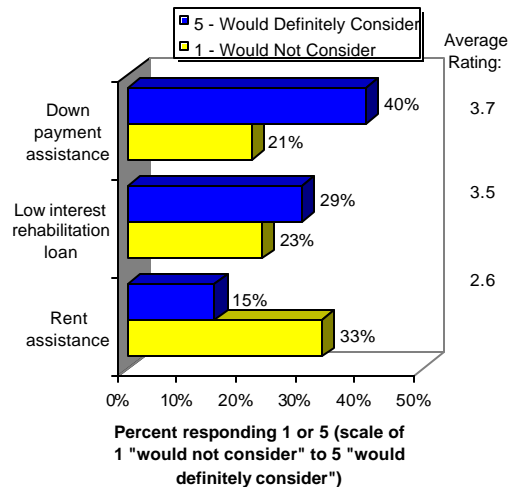
### *Condition of Home*

	Jefferson County	Mountain View
Good or Excellent	76%	34%
Fair (needs repairs <\$5K)	19%	61%
Very Poor (needs repairs >\$10K)	2%	-

### *Home repairs completed within last 3 years*

	Jefferson County	Mountain View
Plumbing	27%	47%
Furnace	22%	43%
Electrical	19%	34%
Kitchen	27%	31%
Other	34%	23%
Roof	15%	19%
Additions	7%	11%
Basement finish/ refinish	12%	4%
NONE	23%	15%

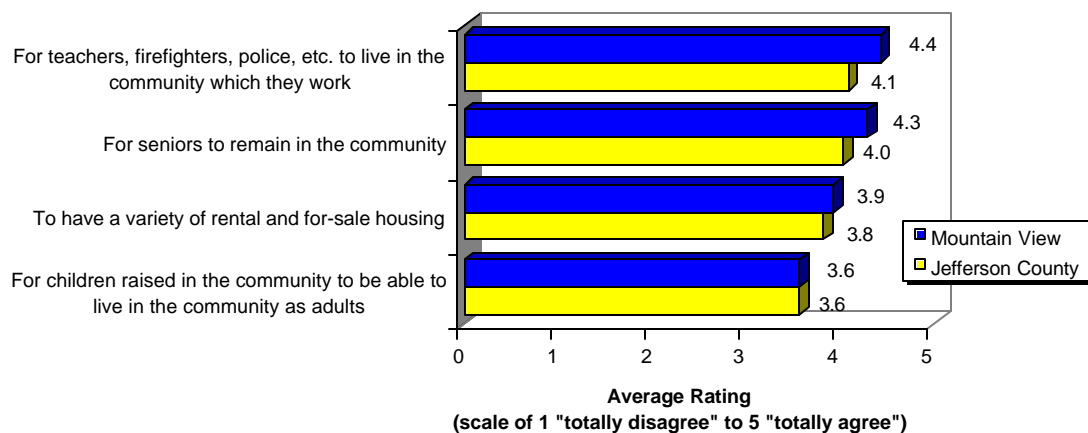
*"Which of the following types of help with housing would you consider?" -*



### *Extent to Which Housing is a Problem in Jefferson County*

	Jefferson County	Mountain View
It is the most critical problem	7%	13%
One of the more serious problems	30%	51%
A problem among others needing attention	35%	21%
One of our lesser problems	15%	16%
I don't believe it is a problem	13%	-

*"Do you agree that it is important..."*



## Employment

### Employment status

	Jefferson County	Mountain View
Employed by others	54%	53%
Retired	18%	14%
Self employed	13%	13%
Unemployed	5%	10%
Student	4%	9%
Homemaker	5%	2%

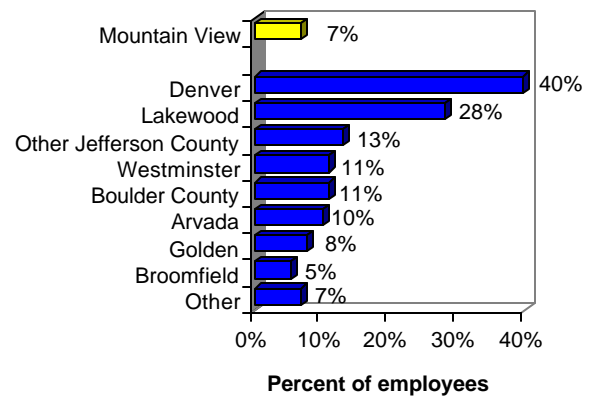
	Jefferson County	Mountain View
Professional services (legal, etc.)	19%	28%
Other	12%	13%
Retirement income	12%	10%
Retail	6%	8%
Service	7%	8%
Social Security	9%	8%
Government	9%	6%
Personal services (car repair, etc.)	5%	6%
Construction	5%	3%
Manufacturing	4%	3%
Unemployment	2%	3%
Health care services	7%	2%
TANF	0%	2%
Agriculture/ food	2%	-

### Have you or anyone in your household been laid off in the last year?

	Jefferson County	Mountain View
None	84%	70%
Self only	8%	11%
Other employee only	5%	11%
Self and other employee	3%	8%
Employees per Household	1.3	1.3

### Primary source of income

#### Where Residents of Mountain View Work



Source: 2003 Household Survey, 2000 US Census



## Westminster – (Jeffco Portion)

### ***Housing Study Profiles November 2003***

Study highlights are based on a combination of 2000 Census information and the results from the household surveys conducted as part of the 2003 Jefferson County Housing Needs Assessment. This information only covers the Jefferson County portion of Westminster.

#### Overview

This portion of Westminster is characterized by high ownership rates, newer single-family homes that are occupied by families that are fairly affluent (over one-third earned \$75,000 or more at the time of the 2000 Census).

#### Key Findings

- *Households in this area are more affluent than Jefferson County as a whole. Only 8% of households earned 50% or less of the AMI, compared to 15% of Jefferson County residents. Of residents in this area, 66% earn more than 95% of the AMI, compared to 58% of the County.*
- *Residents of the Jefferson County portion of Westminster are more able to purchase their home at today's values than other residents of the county, indicating income has kept pace with housing costs, which is unusual since housing costs have increased faster than income in most area.*
- *About one-third of owners are interested in purchasing a different home are generally looking for a larger home, with 15% of current owners looking to buy an attached residence.*
- *The overall cost of housing to buy appears to keep many renters from purchasing a home in Westminster. Despite this, only 24% would consider a down payment assistance program.*
- *Median owner incomes are consistent with Jefferson County as a whole, whereas median renter incomes are generally higher (by about \$9,500). While mortgage costs are generally consistent with other regions of Jefferson County, rents are much higher in Westminster and are comparable to rents in the Unincorporated County. This is likely to be a problem for the 14% of renters in the area who earn less than 50% of the AMI.*
- *Westminster residents are more likely to be employed in manufacturing and service jobs than other residents in Jefferson County. About 15% of those that are employed work within Westminster, 29% in Denver, and 24% in Broomfield.*

#### Conclusions and Program Options

- Higher rents in this portion of Westminster indicate that more affordable rental housing may be needed, particularly since residents are likely to be employed in service jobs.
- Entry level housing for purchase is needed for first time buyers and attached housing choices are being sought but some owners looking to downsize.

**Housing Profile 2000**  
**Westminster (Jefferson County portion) – Pop. 43,521**

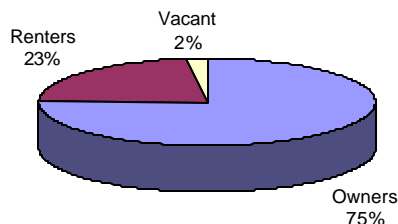
**Housing Unit Estimates and Physical Characteristics**

*Use/Tenure*

	#	%
Housing Units	16,281	100.0%
Occupied as primary home	15,967	98.1%
Owners*	12,238	76.6%
Renters*	3,729	23.4%
Vacant	314	1.9%
Seasonal/recreational use	44	0.3%

\* Percent of occupied units, not total units.

*Occupancy*



*Type of Structure*

	#	%
Single-Family	11,575	70.6%
Multi-Family	4,786	29.2%
Mobile Homes	28	0.2%

*Units in Structure*

	#	%
1-unit, detached	11,575	70.6%
1-unit, attached	1,291	7.9%
2 units	65	0.4%
3 or 4 units	279	1.7%
5 to 9 units	489	3.0%
10 to 19 units	1,045	6.4%
20 or more units	1,617	9.9%
Mobile home	28	0.2%
Boat, RV, van, etc.	0	0.0%

*Overcrowding/Occupants per Room*

	#	%
1.00 or less	15,629	97.9%
1.01 to 1.50	253	1.6%
1.51 or more	170	1.1%
Overcrowded	423	2.6%

*Type of Heat*

	#	%
Utility gas	13,455	84.3%
Bottled, tank, or LP gas	86	0.5%
Electricity	2,466	15.4%
Wood	10	0.1%
Solar energy	0	0.0%
Other fuel/none	35	0.2%

*Year Structure Built*

	#	%
1999 to March 2000	194	1.2%
1995 to 1998	2,640	16.1%
1990 to 1994	2,058	12.6%
1980 to 1989	5,172	31.6%
1970 to 1979	5,976	36.5%
1960 to 1969	189	1.2%
1940 to 1959	118	0.7%
1939 or earlier	42	0.3%
Built since 1990	4,892	29.8%

*Year Moved Into Current Residence*

	#	%
1999 to March 2000	3,639	22.7%
1995 to 1998	6,075	37.8%
1990 to 1994	3,161	19.7%
1980 to 1989	2,169	13.5%
1970 - 1979	981	6.1%
1969 or earlier	27	0.2%

**Household Demographics***Household Size*

	<b>Total</b>	<b>Owners</b>	<b>Renters</b>
Avg. Persons/Unit	2.72	2.85	2.28

*Persons Per Unit*

	<b>Owners</b>		<b>Renters</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
1-person	2,082	17.0%	1,212	32.5%
2-person	3,809	31.1%	1,318	35.3%
3-person	2,350	19.2%	558	15.0%
4-person	2,577	21.1%	387	10.4%
5-person	984	8.0%	163	4.4%
6-person	280	2.3%	56	1.5%
7+ person	156	1.3%	35	0.9%
<b>Total</b>	<b>12,238</b>	<b>100.0%</b>	<b>3,729</b>	<b>100.0%</b>

*Senior Households*

<b>Householder Age</b>	<b>Owners</b>	<b>Renters</b>	<b>Total</b>
65 to 74 years	535	99	634
75 to 84 years	234	100	334
85 years and over	28	25	53
<b>Total</b>	<b>797</b>	<b>224</b>	<b>1,021</b>
<b>% of Households</b>	<b>6.5%</b>	<b>6.0%</b>	<b>6.4%</b>

*Households with Children*

	<b>#</b>	<b>%</b>
Total Households	15,967	100.0%
With one or more persons <18	6,839	42.8%
Married-couple family	5,343	33.5%
Single parent family	1,445	9.0%
Nonfamily households	51	0.3%

*Race/Ethnicity*

	<b>#</b>	<b>%</b>
White	14,524	91.0%
Black or African Amer.	148	0.9%
Am. Indian/Alaska Native	99	0.6%
Asian	560	3.5%
Hawaiian/ Pacific Islander	7	0.0%
Some other race	406	2.5%
Two or more races	223	1.4%
Hispanic or Latino	1,241	7.8%

*Household Type*

	<b>Owners</b>	<b>Renters</b>	<b>Total</b>	<b>%</b>
Total	12,238	3,729	15,967	100%
Family households	9,469	1,855	11,324	70.9%
Married-couple	8,020	1,210	9,230	57.8%
Male householder/ no wife	453	224	677	4.2%
Female householder/ no husband	996	421	1,417	8.9%
Nonfamily households	2,769	1,874	4,643	29.1%
Male householder	1,323	1,149	2,472	15.5%
Living alone	924	729	1,653	10.4%
Not living alone	399	420	819	5.1%
Female householder	1,446	725	2,171	13.6%
Living alone	1,158	483	1,641	10.3%
Not living alone	288	242	530	3.3%

*Age Distribution*

<b>Age of Householder</b>	<b>Owners</b>	<b>Renters</b>	<b>Total</b>	<b>%</b>
15 to 24 years	185	620	805	5.0%
25 to 34 years	2,416	1,416	3,832	24.0%
35 to 44 years	4,184	811	4,995	31.3%
45 to 54 years	3,394	466	3,860	24.2%
55 to 64 years	1,262	192	1,454	9.1%
65 to 74 years	535	99	634	4.0%
75 to 84 years	234	100	334	2.1%
85 years and over	28	25	53	0.3%

### Income, Housing Costs and Affordability

#### 1999 Mean Incomes

	<b>Median in 1999</b>
Household Income	\$61,590
Owner Households	\$65,334
Renter Households	\$48,385
Family Income	\$67,190
Per Capita Income	\$24,987

#### 2003 Median Family Income

	<b>50%</b>	<b>80%</b>	<b>100%</b>
1 person	\$24,450	\$39,150	\$48,900
2 person	\$27,950	\$44,750	\$55,900
3 person	\$31,450	\$50,350	\$62,900
4 person	\$34,950	\$55,900	\$69,900
5 person	\$37,750	\$60,400	\$75,500
6 person	\$40,550	\$64,850	\$81,100

#### Change - Median Family Income, 1999–2003

<b>1999</b>	<b>2003</b>	<b>% Change</b>
\$67,310	\$69,900	3.8%

#### Income Distribution

	<b>Owners</b>	<b>Renters</b>	<b>Total</b>	<b>%</b>
Less than \$5,000	74	30	104	0.6%
\$5,000 to \$9,999	77	80	157	1.0%
\$10,000 to \$14,999	168	112	280	1.7%
\$15,000 to \$19,999	149	128	277	1.7%
\$20,000 to \$24,999	353	187	540	3.4%
\$25,000 to \$34,999	855	537	1,392	8.7%
\$35,000 to \$49,999	1,731	865	2,596	16.2%
\$50,000 to \$74,999	4,158	951	5,109	31.8%
\$75,000 to \$99,999	2,545	550	3,095	19.3%
\$100,000 - \$149,999	1,777	184	1,961	12.2%
\$150,000 or more	486	55	541	3.4%

#### Percent Income Spent on Housing

	<b>Owners</b>	<b>Renters</b>	<b>Total</b>
<15%	2,538	525	3,063
15 to 19%	1,995	841	2,836
20 to 24%	2,126	625	2,751
25 to 29%	1,784	467	2,251
30 to 34%	1,044	355	1,399
35+%	1,618	833	2,451
Not computed	33	33	66
% Cost Burdened	24.0%	32.6%	26.1%

# Cost Burdened	2,662	1,188	3,850
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#### Mean Housing Prices/Costs

	<b>2000</b>
Value – Owner Occupied	\$167,800
Mortgage	\$1,225
Gross Rent	\$952
Contract Rent	\$867

#### Value of Owner-Occupied Units

	<b>#</b>	<b>%</b>
Less than \$50,000	0	0.0%
\$50,000 to \$99,999	256	2.3%
\$100,000 to \$149,999	2868	25.7%
\$150,000 to \$199,999	5043	45.3%
\$200,000 to \$299,999	2575	23.1%
\$300,000 to \$499,999	387	3.5%
\$500,000 to \$999,999	9	0.1%
\$1,000,000 or more	0	0.0%

#### Mortgage Amount

	<b>#</b>	<b>%</b>
Less than \$300	11	0.1%
\$300 to \$499	89	0.8%
\$500 to \$699	407	3.7%
\$700 to \$999	2,232	20.0%
\$1,000 to \$1,499	5,303	47.6%
\$1,500 to \$1,999	1,882	16.9%
\$2,000 or more	680	6.1%
With a mortgage	10,604	95.2%
Not mortgaged	534	4.8%

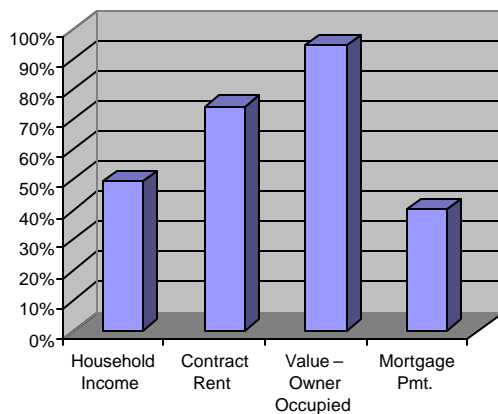
#### Gross Rent

	<b>#</b>	<b>%</b>
Less than \$200	0	0.0%
\$200 to \$299	19	0.5%
\$300 to \$499	75	2.0%
\$500 to \$749	570	15.5%
\$750 to \$999	1,552	42.2%
\$1,000 to \$1,499	1,335	36.3%
\$1,500 or more	102	2.8%
No cash rent	26	0.7%

### Trends and Comparisons

	1990	2000	% Change
<b>Housing Units &amp; Households</b>			
# Housing Units	12,222	16,281	33.2%
# Occupied Housing Units	11,606	15,967	37.6%
Recreational	14	44	214.3%
Total Vacant	616	314	-49.0%
Homeownership Rate	75.3%	76.6%	1.7%
<b>Household Size</b>			
Renters	2.34	2.28	-2.6%
Owners	2.99	2.85	-4.7%
Overcrowded Units	175	423	141.7%
<b>Affordability</b>			
Cost Burdened Households #	2,827	3,850	36.2%
Cost Burdened Households %	26.0%	26.1%	0.3%
<b>Average/Median Incomes</b>			
Household Income	\$41,184	\$61,590	49.5%
Family Income	\$44,717	\$67,190	50.3%
Per Capita Income	\$15,474	\$24,987	61.5%
<b>Average Housing Costs</b>			
Contract Rent	\$497	\$867	74.4%
Value – Owner Occupied	\$86,100	\$167,800	94.9%
Mortgage Pmt.	\$874	\$1,225	40.2%

#### % Increase, 1990 – 2000



#### Comparison to State of Colorado

	State of Colorado	Westminster (J. C. Portion)
Owner Occupied Units	67.3%	76.6%
Renter Occupied Units	32.7%	23.4%
Value – Owner Occupied	\$160,100	\$167,800
Mortgage, Median	\$1,197	\$1,225
Contract Rent, Median	\$611	\$867
Household Income	\$47,203	\$61,590
Family Income	\$55,883	\$67,190
Change in Household Income, 1990 - 2000	56.6%	49.5%
% Cost Burdened	29.3%	26.1%
Residential Growth Rate, 1990 - 2000	22.4%	33.2%

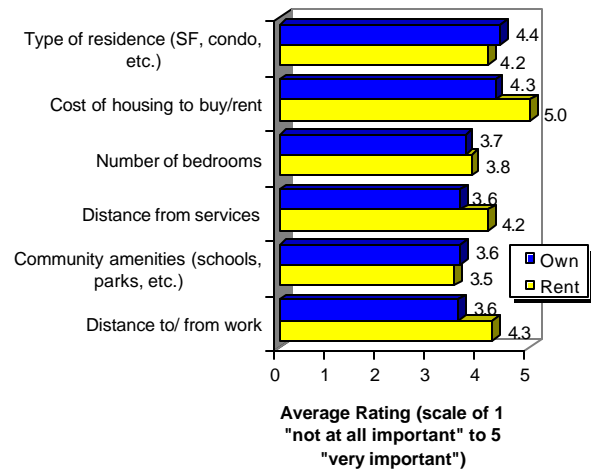
**Survey Profile 2003**  
**Westminster - 15,967 Households**

### Housing Preferences

*Would You Prefer To:*

	<i>Jefferson County</i>	<i>Westminster</i>
Buy new home that is smaller than an old home for same price	18%	20%
Buy older home in good condition that costs less than a new home of the same size	45%	48%
Purchase a fixer-upper that costs less than new or older home	11%	8%
No preference as long as the residence is in my price range	27%	24%

**“How important are the following factors to you when deciding on a residence?”  
Westminster**

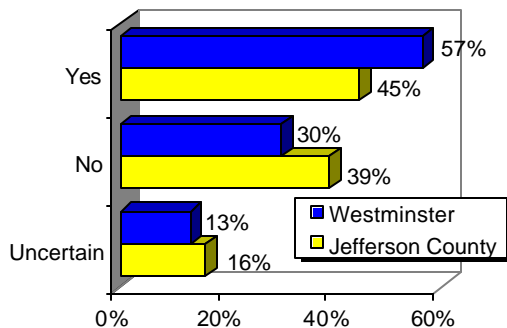


### Owners

*Want to Buy a Different Home?*

	<i>Jefferson County</i>	<i>Westminster</i>
Yes	28%	33%
No	72%	67%

**“Could you afford your current home at its market rate today?” - Westminster**



*Why Do You Want to Buy a Different Home?*

	<i>Jefferson County</i>	<i>Westminster</i>
To find a larger home	37%	70%
Other reason	26%	20%
To live in a more rural setting	24%	20%
To live in a different community	21%	20%
To find a smaller home	16%	15%
To find an attached residence	8%	15%
To be closer to work	9%	10%
To find a single-family residence	11%	-
To live closer to city/town services	3%	-

## Renters

### Want to Buy a Home?

	Jefferson County	Westminster
Yes	87%	86%
No	13%	14%

### Why Have You Not Bought a Home?

	Jefferson County	Westminster
High down payment requirement	49%	60%
Can't qualify for a loan	41%	60%
Total cost	40%	60%
Housing in my price range not available where I want to live	43%	40%
Cheaper to rent	21%	-
Lack of housing choice (e.g. no single family homes)	14%	-
Other	12%	-

\*NOTE: Small Westminster sample size.

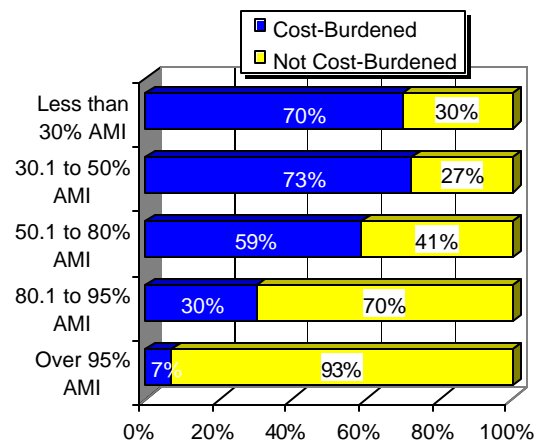
## Households By AMI

### AMI Distribution of Households

AMI Range	Jefferson County	Owner	Westminster Renter	Total
30% or less	6.8%	2.2%	5.7%	3.0%
30.1% to 50%	8.1%	4.1%	8.3%	5.0%
50.1 to 80%	17.5%	13.0%	24.8%	15.7%
80 to 95%	9.4%	9.5%	12.6%	10.2%
Over 95%	58.3%	71.2%	48.6%	66.0%
	100%	2.2%	5.7%	3.0%
Total	206,067	12,238	3,729	15,967

Source: 2000 Census; CHAS

### Cost-Burdened Households by AMI Westminster



## Housing Problems

### *Behind in Payments During Last 2 Years*

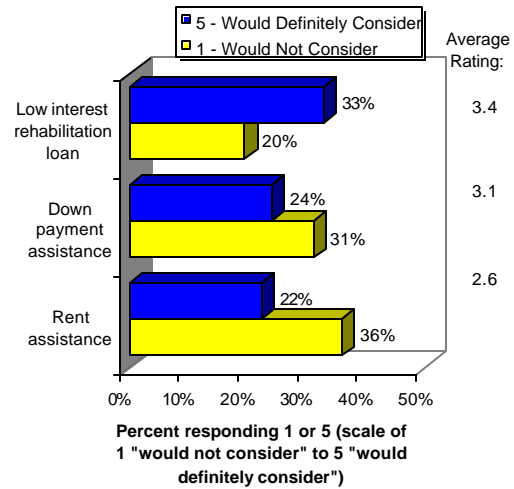
	Jefferson County	Westminster
Never	89%	88%
1 to 3 times	7%	9%
4 or more times	5%	3%

Condition of Home	Jefferson County	Westminster
Good or Excellent	76%	87%
Fair (needs repairs <\$5K)	19%	12%
Poor (needs repairs \$5 - \$10K)	3%	1%
Very Poor (needs repairs >\$10K)	2%	-

### *Home repairs completed within last 3 years*

	Jefferson County	Westminster
Other	34%	37%
Furnace	22%	28%
Kitchen	27%	26%
Plumbing	27%	26%
Electrical	19%	13%
Roof	15%	13%
Basement finish/ refinish	12%	13%
Additions	7%	6%
NONE	23%	22%

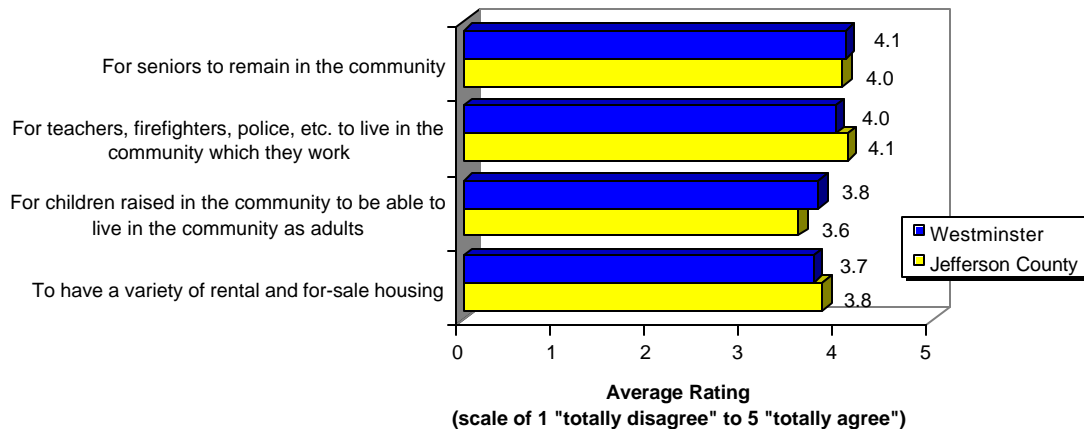
### *"Which of the following types of help with housing would you consider?" - Westminster*



### *Extent to Which Housing is a Problem in Jefferson County*

	Jefferson County	Westminster
It is the most critical problem	7%	8%
One of the more serious problems	30%	27%
A problem among others needing attention	35%	34%
One of our lesser problems	15%	16%
I don't believe it is a problem	13%	15%

### *"Do you agree that it is important..."*





### Employment

<i>Employment status</i>	<i>Jefferson County</i>	<i>Westminster</i>
Employed by others	54%	67%
Retired	18%	13%
Self employed	13%	9%
Homemaker	5%	8%
Student	4%	2%
Unemployed	5%	1%

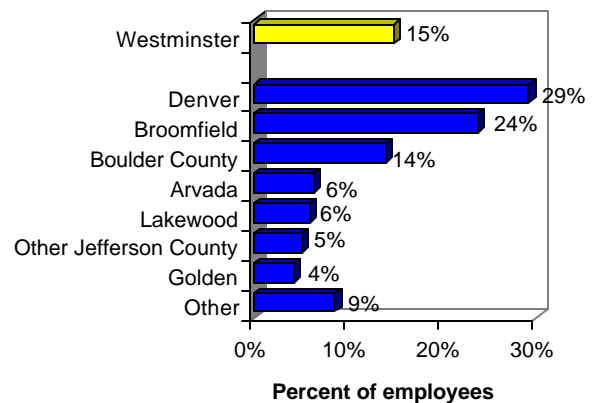
### Primary source of income

	<i>Jefferson County</i>	<i>Westminster</i>
Professional services (legal, etc.)	19%	19%
Manufacturing	4%	12%
Retirement income	12%	12%
Other	12%	12%
Retail	6%	12%
Government	9%	9%
Health care services	7%	8%
Construction	5%	6%
Personal services (car repair, etc.)	5%	5%
Service	7%	3%
Unemployment	2%	2%
Agriculture/ food	2%	1%
TANF	0%	-
Social Security	9%	-

*Have you or anyone in your household been laid off in the last year?*

	<i>Jefferson County</i>	<i>Westminster</i>
None	84%	84%
Self only	8%	7%
Other employee only	5%	9%
Self and other employee	3%	-
<i>Employees per Household</i>	1.3	1.6

### Where Residents of Westminster Work



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## **Wheatridge**

### **November 2003**

#### **Study Highlights**

Study highlights are based on a combination of 2000 Census information and the results from the household surveys conducted as part of the 2003 Jefferson County Housing Needs Assessment.

#### **Overview**

*Wheatridge has one of the highest concentrations of seniors in Jefferson County (29.6%). The large number of senior households is a contributing factor to the following:*

- *43.3% of renters live alone;*
- *The ownership rate did not move very much from 1990 to 2000; owners are 54.6% of households and increased about 2.5%. Ownership is affected by the high percentage of multifamily units (46.4%). Among owners, 35% do not have any mortgages.*
  - *Unique to Wheat Ridge are a large percentage of owners that want to buy a different home desire to move into a smaller residence.*
  - *A large percentage of residents receive their primary source of income from social security (18 percent) and the median household income (\$38,983) is about \$10,000 less than state and about \$18,000 less than Jefferson County.*
  - *Residents of Wheat Ridge are more likely to “definitely consider” low-interest rehabilitation loans than residents of other profiled communities.*
  - *The incidence of overcrowding in Wheatridge increased by 138% since the 1990 Census, although overcrowding among owners decreased from the same time period. Other evidence of housing problems is found in the 31% of households that pay more than 30% of their gross monthly income for housing. Among renters, 40% earn less than 50% of the AMI and would be eligible for housing assistance. In 2000, the Census found that over half the rents fell in the \$500 to \$750 range whereas most communities typically have a wider distribution of rents. This suggests that there is limited variety in rental product.*

*About one-third of renters earn 80% or more of the AMI and would be good candidate for ownership; however, residents that want to buy showed a strong preference for purchasing an older home in good condition (74%) over a new home or fixer-upper. With 68% of Wheatridge's housing stock having built prior to 1969 and 30% indicating that their homes were in fair to very poor condition, it is likely that homes available to purchase will not be in good condition and desirable to first time buyers.*

#### **Program Recommendations**

- *Efforts directed toward upgrading the existing housing stock prior to a sale may expand the potential market of homes to buy for residents or those looking to move to the area.*
- *Condominium conversion may be an option to increase ownership in the area.*

- 
- Developing attached style patio homes or converting existing rentals to ownership may create more opportunities for senior to buy. In turn, current homes occupied by seniors would become options for first time buyers.
  - With a high senior population a reverse annuity mortgage program and rehabilitation loan program would be effective.
  - Efforts should also be directed to create more diversity in the rental housing stock.
  - There appears to be redevelopment opportunities in Wheatridge. Mixed-use developments (housing and non-residential uses), with homes for sale and rent at a variety of price points should be considered.

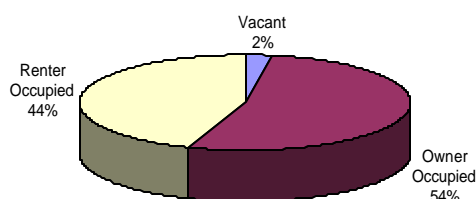
## Housing Profile 2000 Wheat Ridge – Pop. 32,913

### Use/Tenure

	#	%
Housing Units	14931	100%
Occupied as primary home	14559	97.5%
Owners*	7943	54.6%
Renters*	6616	45.4%
Vacant	372	2.5%
Seasonal/recreational use	39	.3%

\* Percent of occupied units, not total units.

### Occupancy



### Type of Structure

	#	%
Single-Family	7995	53.4%
Multi-Family	7017	46.4%
Mobile Homes	30	.2%

### Units in Structure

	#	%
1-unit, detached	7995	53.4%
1-unit, attached	1538	10.3%
2 units	592	4.0%
3 or 4 units	831	5.6%
5 to 9 units	1032	6.9%
10 to 19 units	955	6.4%
20 or more units	1969	13.2%
Mobile home	30	.2%
Boat, RV, van, etc.	25	.2%

### Overcrowding/Occupants per Room

	#	%
1.00 or less	14055	96.3%
1.01 to 1.50	238	1.6%
1.51 or more	298	2.0%
Overcrowded	536	3.6%

### Type of Heat

	#	%
Utility gas	11717	80.3%
Bottled, tank, or LP gas	81	.6%
Electricity	2502	17.1%
Wood	9	.1%
Solar energy	0	0
Other fuel/none	282	1.9%

### Year Structure Built

	#	%
1999 to March 2000	113	.8%
1995 to 1998	317	2.1%
1990 to 1994	441	2.9%
1980 to 1989	1359	9.1%
1970 to 1979	2508	16.8%
1960 to 1969	3382	22.6%
1940 to 1959	5938	39.7%
1939 or earlier	909	6.1%
Built since 1990	871	5.8%

### Year Moved Into Current Residence

	#	%
1999 to March 2000	3037	20.8%
1995 to 1998	5688	31.4%
1990 to 1994	2345	16.1%
1980 to 1989	1699	11.6%
1970 to 1979	1166	8.0%
1969 or earlier	1756	12.0%

**Household Demographics***Household Size*

	<b>Total</b>	<b>Owners</b>	<b>Renters</b>
Avg. Persons/Unit	2.20	2.29	2.10

*Persons Per Unit*

	<b>Owners</b>		<b>Renters</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
1-person	2281	28.7%	2866	43.3%
2-person	3252	40.9%	1860	28.1%
3-person	1087	13.7%	877	13.3%
4-person	812	10.2%	627	9.5%
5-person	316	4.0%	249	3.8%
6-person	131	1.6%	90	1.4%
7+ person	64	.8%	47	.7%
Total	7943	100%	6616	100%

*Senior Households*

<b>Age of Householder</b>	<b>Owners</b>	<b>Renters</b>	<b>Total</b>
65 to 74 years	1,182	469	1,651
75 to 84 years	1,122	575	1,697
85 years and over	309	262	571
Total	2,613	1,306	3,919
% of Households	32.9%	19.7%	26.9%

*Households with Children*

	<b>#</b>	<b>%</b>
Total Households	14559	100%
With one or more persons <18	3956	27.2%
Married-couple family	2409	16.5%
Single parent family	1485	10.2%
Nonfamily households	62	.4%

*Race/Ethnicity*

	<b>#</b>	<b>%</b>
White	13,418	92.2%
Black or African Amer.	100	.7%
Am. Indian/Alaska Native	101	.7%
Asian	163	1.1%
Hawaiian/ Pacific Islander	13	.1%
Some other race	534	3.7%
Two or more races	230	1.6%
Hispanic or Latino	1413	9.7%

*Household Type*

	<b>Owners</b>	<b>Renters</b>	<b>Total</b>	<b>%</b>
Total	7943	6616	14559	100%
Family households	5246	3066	8311	57.1%
Married-couple	4296	1729	6025	41.4%
Male householder/ no wife	259	368	627	4.3%
Female householder/ no husband	690	969	1659	11.4%
Nonfamily households	2698	3550	6248	42.9%
Male householder	1033	1661	2694	18.5%
Living alone	815	1246	2061	14.2%
Not living alone	218	415	633	4.3%
Female householder	1665	1889	3554	24.4%
Living alone	1466	1620	3086	21.2%
Not living alone	199	269	468	3.2%

*Age Distribution*

<b>Age of Householder</b>	<b>Owners</b>	<b>Renters</b>	<b>Total</b>	<b>%</b>
15 to 24 years	68	632	700	4.80%
25 to 34 years	737	1,474	2,211	15.20%
35 to 44 years	1,556	1,496	3,052	21.00%
45 to 54 years	1,760	1,082	2,842	19.50%
55 to 64 years	1,209	626	1,835	12.60%
65 to 74 years	1,182	469	1,651	11.30%
75 to 84 years	1,122	575	1,697	11.70%
85 years and over	309	262	571	3.9%

**Income, Housing Costs and Affordability***1999 Median Incomes*

	<b>Median in 1999</b>
Household Income	\$38,983
Owner Households	\$49,593
Renter Households	\$29,194
Family Income	\$47,512
Per Capita Income	\$22,636

*2003 Median Family Income – Jefferson County*

	<b>50%</b>	<b>80%</b>	<b>100%</b>
1 person	\$24450	\$39150	\$48900
2 person	\$27950	\$44750	\$55900
3 person	\$31450	\$50350	\$62900
4 person	\$34950	\$55900	\$69900
5 person	\$37750	\$60400	\$75500
6 person	\$40550	\$64850	\$81100

*Change - Median Family Income, 1999–2003*

<b>1999</b>	<b>2003</b>	<b>% Change</b>
\$67,310	\$69,900	3.8%

*Income Distribution*

	<b>Owners</b>	<b>Renter</b>	<b>Total</b>	<b>%</b>
Less than \$5,000	101	315	416	2.9%
\$5,000 to \$9,999	137	611	748	5.1%
\$10,000 to \$14,999	257	605	862	5.9%
\$15,000 to \$19,999	403	608	1011	6.9%
\$20,000 to \$24,999	430	618	1048	7.2%
\$25,000 to \$34,999	1209	1272	2481	17.0%
\$35,000 to \$49,999	1489	1195	2684	18.4%
\$50,000 to \$74,999	1872	1006	2878	19.7%
\$75,000 to \$99,999	922	326	1248	8.6%
\$100,000 - \$149,999	829	43	872	6.0%
\$150,000 or more	320	23	343	2.4%

*Percent Income Spent on Housing*

	<b>Owners</b>	<b>Renters</b>	<b>Total</b>
<15%	2647	950	3597
15 to 19%	1196	894	2090
20 to 24%	921	934	1855
25 to 29%	830	843	1673
30 to 34%	447	656	1103
35+%	1114	2058	3172
Not computed	53	269	322
% Cost Burdened	21.7%	41.1%	31.0%
# Cost Burdened	1561	2714	4275

*Median Housing Prices/Costs*

	<b>2000</b>
Value – Owner Occupied	\$167,800
Mortgage	\$1,121
Gross Rent	\$651
Contract Rent	\$594

*Value of Owner-Occupied Units*

	<b>#</b>	<b>%</b>
Less than \$50,000	45	.6%
\$50,000 to \$99,999	341	4.7%
\$100,000 to \$149,999	2274	31.5%
\$150,000 to \$199,999	2331	32.3%
\$200,000 to \$299,999	1645	22.8%
\$300,000 to \$499,999	514	7.1%
\$500,000 to \$999,999	44	.6%
\$1,000,000 or more	14	.2%

*Mortgage Amount*

	<b>#</b>	<b>%</b>
Less than \$300	10	.1%
\$300 to \$499	129	1.8%
\$500 to \$699	372	5.2%
\$700 to \$999	1323	18.4%
\$1,000 to \$1,499	1883	26.1%
\$1,500 to \$1,999	573	7.9%
\$2,000 or more	374	5.2%
With a mortgage	4664	64.7%
Not mortgaged	2544	35.3%

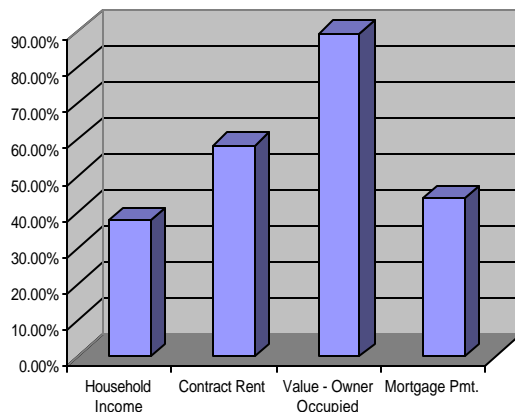
*Gross Rent*

	<b>#</b>	<b>%</b>
Less than \$200	131	2.0%
\$200 to \$299	93	1.4%
\$300 to \$499	887	13.4%
\$500 to \$749	3304	50.0%
\$750 to \$999	1423	21.5%
\$1,000 to \$1,499	518	7.8%
\$1,500 or more	52	.8%
No cash rent	196	3.0%

### Trends and Comparisons

	1990	2000	% Change
<b>Housing Units &amp; Households</b>			
# Housing Units	14130	14931	5.7%
# Occupied Housing Units	13138	14559	10.8%
Recreational	8	39	387.5%
Total Vacant	992	372	-62.5%
Homeownership Rate	53.5%	54.6%	2.1%
<b>Household Size</b>			
Renters	2.03	2.10	3.4%
Owners	2.34	2.29	-2.1%
Overcrowded Units	225	536	138.2%
<b>Affordability</b>			
Cost Burdened Households #	3321	4275	28.7%
Cost Burdened Households %	27.1%	31.0%	14.4%
<b>Median Incomes</b>			
Household Income	\$28,338	\$38,983	37.6%
Family Income	\$35,362	\$47,512	34.4%
Per Capita Income	\$15,451	\$22,636	46.5%
<b>Median Housing Costs</b>			
Contract Rent	\$375	\$594	58.4%
Value – Owner Occupied	\$88,600	\$167,800	89.4%
Mortgage Pmt.	\$779	\$1,121	43.9%

% Increase, 1990 – 2000



### Comparison to State of Colorado

	State of Colorado	Wheatridge.
Owner Occupied Units	67.3%	54.6%
Renter Occupied Units	32.7%	45.4%
Value – Owner Occupied	\$160,100	\$167,800
Mortgage, Median	\$1,197	\$1,121
Contract Rent, Median	\$611	\$594
Household Income	\$47,203	\$38,983
Family Income	\$55,883	\$47,512
Change in Household Income, 1990 - 2000	56.6%	
% Cost Burdened	29.3%	31.0%
Residential Growth Rate, 1990 - 2000	22.4%	

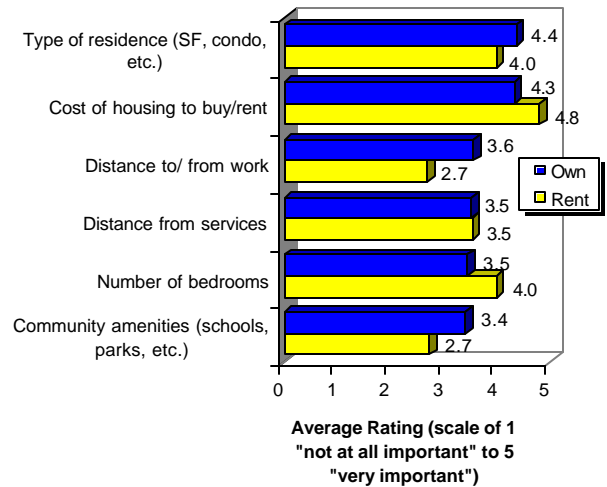
Survey Profile 2003  
Wheat Ridge – 14,559 Households

### Housing Preferences

*Would You Prefer To:*

	Jefferson County	Wheat Ridge
Buy new home that is smaller than an old home for same price	18%	5%
Buy older home in good condition that costs less than a new home of the same size	45%	74%
Purchase a fixer-upper that costs less than new or older home	11%	11%
No preference as long as the residence is in my price range	27%	10%

**“How important are the following factors to you when deciding on a residence?”  
Wheat Ridge**

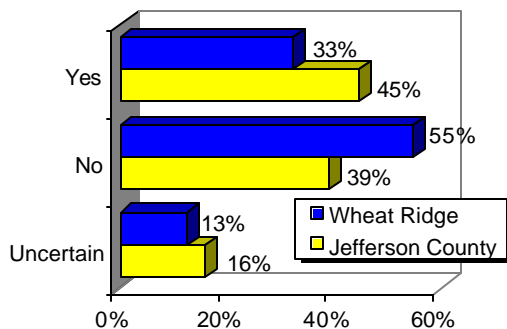


### Owners

*Want to Buy a Different Home?*

	Jefferson County	Wheat Ridge
Yes	28%	23%
No	72%	77%

**“Could you afford your current home at its market rate today?” - Wheat Ridge**



*Why Do You Want to Buy a Different Home?*

	Jefferson County	Wheat Ridge
To live in a more rural setting	24%	36%
To find a smaller home	16%	36%
To live in a different community	21%	27%
To find a larger home	37%	18%
To be closer to work	9%	9%
Other reason	26%	-
To find a single-family residence	11%	-
To find an attached residence	8%	-
To live closer to city/town services	3%	-

\*NOTE: Small Wheat Ridge sample size.



### Renters

#### Want to Buy a Home?

	Jefferson County	Wheat Ridge
Yes	87%	82%
No	13%	18%

#### Why Have You Not Bought a Home?

	Jefferson County	Wheat Ridge
Housing in my price range not available where I want to live	43%	48%
High down payment requirement	49%	38%
Can't qualify for a loan	41%	38%
Cheaper to rent	21%	24%
Total cost	40%	19%
Lack of housing choice (e.g. no single family homes)	14%	-
Other	12%	-

\*NOTE: Small Wheat Ridge sample size.

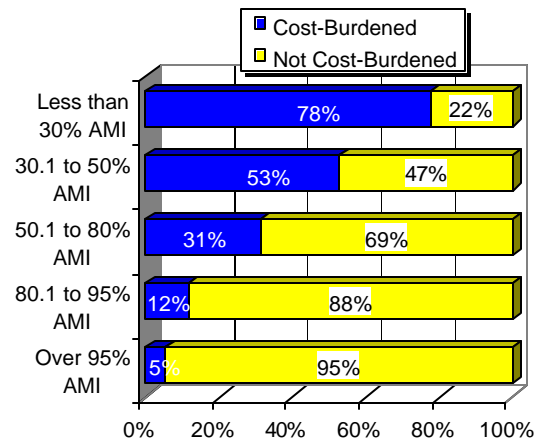
### Households By AMI

#### AMI Distribution of Households

AMI Range	Jefferson County	Owner	Wheat Ridge Renter	Total
30% or less	6.8%	5.0%	21.0%	12.3%
30.1% to 50%	8.1%	10.9%	19.7%	14.9%
50.1 to 80%	17.5%	21.8%	27.3%	24.3%
80 to 95%	9.4%	9.9%	10.4%	10.1%
Over 95%	58.3%	52.5%	21.6%	38.4%
	100%	5.0%	21.0%	12.3%
Total	206,067	7,943	6,616	14,559

Source: 2000 Census; CHAS

### Cost-Burdened Households by AMI Wheat Ridge



## Housing Problems

### *Behind in Payments During Last 2 Years*

	Jefferson County	Wheat Ridge
Never	89%	86%
1 to 3 times	7%	10%
4 or more times	5%	4%

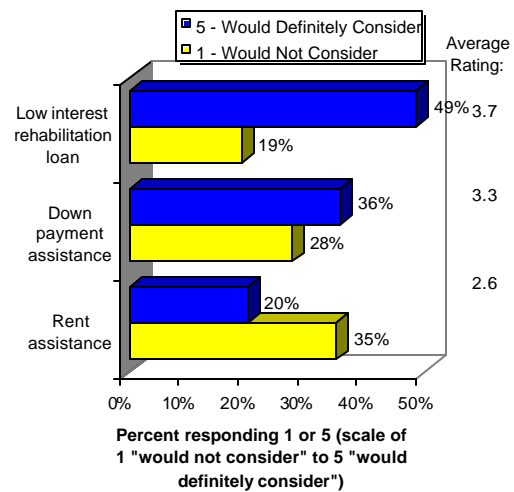
### *Condition of Home*

	Jefferson County	Wheat Ridge
Good or Excellent	76%	70%
Fair (needs repairs <\$5K)	19%	27%
Poor (needs repairs \$5 - \$10K)	3%	-
Very Poor (needs repairs >\$10K)	2%	3%

### *Home repairs completed within last 3 years*

	Jefferson County	Wheat Ridge
Other	34%	33%
Kitchen	27%	31%
Furnace	22%	24%
Plumbing	27%	21%
Electrical	19%	19%
Roof	15%	19%
Basement finish/ refinish	12%	12%
Additions	7%	5%
NONE	23%	17%

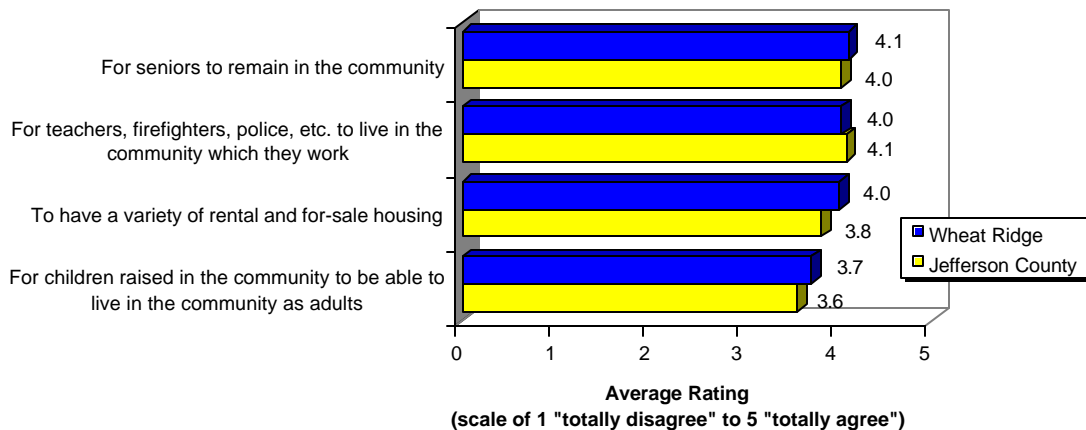
"Which of the following types of help with housing would you consider?" - Wheat Ridge



### *Extent to Which Housing is a Problem in Jefferson County*

	Jefferson County	Wheat Ridge
It is the most critical problem	7%	9%
One of the more serious problems	30%	28%
A problem among others needing attention	35%	42%
One of our lesser problems	15%	13%
I don't believe it is a problem	13%	8%

"Do you agree that it is important..."



## Employment

### Employment status

	Jefferson County	Wheat Ridge
Employed by others	54%	58%
Retired	18%	20%
Self employed	13%	9%
Unemployed	5%	6%
Homemaker	5%	4%
Student	4%	4%

### Have you or anyone in your household been laid off in the last year?

	Jefferson County	Wheat Ridge
None	84%	80%
Self only	8%	6%
Other employee only	5%	6%
Self and other employee	3%	8%

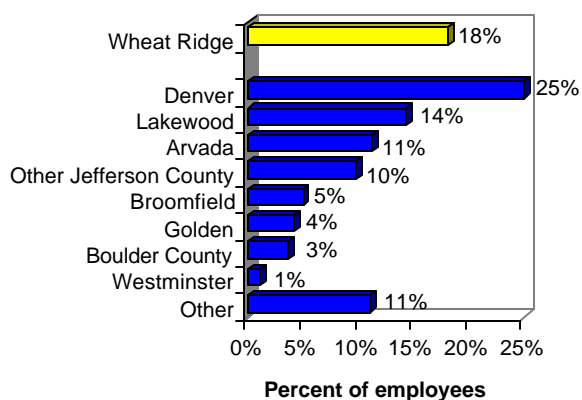
Employees per Household	1.3	1.3
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### Primary source of income

	Jefferson County	Wheat Ridge
Social Security	9%	18%
Professional services (legal, etc.)	19%	17%
Health care services	7%	11%
Other	12%	10%
Agriculture/ food	2%	9%

Construction	5%	7%
Government	9%	7%
Personal services (car repair, etc.)	5%	6%
Retirement income	12%	5%
Service	7%	4%
Retail	6%	3%
Manufacturing	4%	2%
Unemployment	2%	2%
TANF	0%	-

### Where Residents of Wheat Ridge Work



Source: 2003 Household Survey, 2000 US Census

